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ABSTRACT

Standardized information on expenditures by 605 colleges and universities on employee benefits for 1979 are provided. This benefit cost survey offers two principal measurements of college expenditures for each included benefits category: expenditures as a percentage of total gross payroll and expenditures as dollars per employee per year. Information is presented on the following: distribution of employer benefits expenditures: types of expenditures: expenditures by institutional category, region, and institutional size: pension and insurance expenditures: payroll data: and 1977-79 comparative data on employee benefit expenditures. A summary of the findings is included that indicates: (1) by type of institution, universities reported highest average expenditures for all benefits combined, followed by liberal arts colleges, and other four-year institutions: (2) all but three of the 605 respondents reported employer expenditures for one or more types of pension plans: (3) for life insurance plans, 89 percent of respondents reported an expenditure: 99 percent reported health insurance expenditures: (4) a little over a third of responding institutions reported on payments for time not worked--sick leave, vacations, holidays, etc.: and (5) as dollars per employee per year, average employer expenditures for all benefits combined were $2,434 in 1977 and $2,797 in 1979. A sample questionnaire is included. (SW)

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COLLEGE AND UNIVERSITY EMPLOYEE BENEFITS COST SURVEY

Educational Research Division
Benefit Plan Analysis and Study Group

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INTRODUCTION

This report is the second in a survey series instituted by TIAA-CREF in 1977 to meet a need for standardized comparative information on expenditures by colleges and universities for employee benefits. Such surveys in other employment sectors have been widely used in wage negotiations, government hearings, and employer-employee publications. The data in this report, collected in 1980, reflect information supplied for either fiscal or calendar year 1979.

The benefit cost survey offers two principal measurements of college expenditures for each included benefit category: (1) expenditures as a percentage of total gross payroll and (2) expenditures as dollars per employee per year. The figures provide a measure of the absolute amount spent on benefits, but do not necessarily reflect relative benefit levels among categories of institutions. Costs are reported as percentages of an institution's total gross payroll, and not as percentages of payroll for only those employees covered by the benefit plan in question; figures in the tables, therefore, should not be interpreted as the average cost of a benefit plan on a per participant basis. Similarly, expenditures as dollars per employee per year are based on an institution's total number of employees, including the full-time equivalent of part-time employees. This fact must be kept in mind in comparing expenditure levels among institutions, some of which limit plan participation to a specific class (or classes) of employees.

No other survey in the field of higher education provides comparable cost data. An individual institution can locate itself on the 1979 scale of expenditures by following the procedures described in "Notes on the Survey".

This report would not be possible without the cooperation of the 605 institutions that provided the detailed figures requested. Their assistance was essential and is greatly appreciated. Roy Hardiman and Mary Toulis of T/C/A Associates expertly managed the processing of the returned questionnaires. Thanks are also due to many colleagues at TIAA-CREF who have given valuable support in the completion of this project, especially Peggy Eberhart, who provided careful record keeping for the survey and typing of drafts, and Donna Zucchi and Frank King, who offered valuable counsel and assistance in the preparation of the survey.

Tom Cook
Research Analyst and
Director of the Employee
Benefits Cost Survey
September, 1980

SUMMARY OF FINDINGS

1. For the 605 institutions participating in TIAA's benefit cost survey, the weighted average employer benefit expenditure for all benefits combined was 19.9 percent of payroll or $2,808 per employee per year. The median benefit expenditure among the responding institutions was 17 percent of payroll, that is, half of the institutions reported benefit expenditures exceeding 16.9 percent of payroll, or $2,182 per employee per year. The unweighted average benefit expenditure was 17.6 percent of payroll or $2,300 per employee per year. (In the following discussion, the weighted average is given unless otherwise specified.*)

2. As a percent of payroll, total employer benefit expenditures reported by the 605 institutions ranged from less than 6 percent to 40 percent and over. Three quarters of the institutions reported total benefit expenditures between 10.0 and 19.9 percent of payroll and half the institutions fell within the narrower range of 14.0 to 19.9 percent of payroll. As dollars per employee per year, benefit expenditures ranged from under $750 to $6,000 and over, with two thirds of the institutions reporting a dollar amount between $1,250 and $2,749 per employee.

3. By type of institution, universities reported highest average expenditures for all benefits combined — 20.5 percent of payroll, followed by liberal arts colleges — 18.1 percent, and other four-year institutions — 17.8 percent.

4. By region, average benefit expenditures for all benefits combined ranged between 18.8 percent of payroll in the South and 21.3 percent in the Northeast. Median expenditures for all institutions within a region were: Northeast — 17.5 percent, North Central — 17.0 percent, South — 16.3 percent, and West — 16.3 percent.

5. By size of institution (based on student enrollment), small institutions reported average benefit expenditures of 16.6 percent of payroll, medium size institutions — 18.4 percent, and large institutions — 20.2 percent. Median expenditure as a percent of payroll was 16.3 percent for small, 17.1 percent for medium, and 17.6 percent for large institutions.

6. All but three of the 605 respondents reported employer expenditures for one or more types of pension plans. For all institutions with pension expenditures, payments to public retirement systems averaged 7.0 percent of payroll; payments to insured pension plans averaged 4.1 percent of payroll.

7. For life insurance plans, 89 percent of respondents reported an expenditure; 99 percent of respondents reported health insurance expenditures. Average payments were 0.3 percent of payroll for life insurance, 2.5 percent for health insurance and 2.5 percent for life and health insurance combined for institutions unable to report the figures separately.

8. A little over a third of responding institutions reported on payments for time not worked — sick leave, vacations, holidays, etc. These payments averaged 8.0 percent of payroll.

9. Deductions from employees' pay for employee benefits averaged 9.0 percent of payroll, composed mainly of Social Security taxes (4.6 percent of payroll), required pension contributions (3.7 percent), and health care (1.0 percent).

10. A group totaling 378 institutions responded to both the 1979 and 1977 employee benefits cost surveys. Comparing responses to the two surveys for this limited group, average employer benefit expenditures for all benefits combined were 19.0 percent of payroll for both years. As dollars per employee per year, average employer expenditures for all benefits combined were $2,434 in 1977 and $2,707 in 1979.

*See "Notes on the Survey" for a description of methods used in calculating averages.

DISTRIBUTION OF EMPLOYER BENEFIT EXPENDITURES

The 605 colleges and universities responding to TIAA's survey for fiscal or calendar year 1979 reported total employer benefit expenditures that ranged for individual institutions from less than 6 percent of total gross payroll to 40 percent and over, and from under $750 to $6,000 and over per employee per year (Table 1). Three quarters of the institutions reported total benefit expenditures between 10.0 and 19.9 percent of payroll, and half the institutions fell within the range of 14.0 to 19.9 percent of payroll.

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), two thirds of the institutions reported total benefit expenditures ranging between $1,250 and $2,749. Thirty-nine percent of responding institutions spent between $1,000 and $1,999 and 38 percent spent between $2,000 and $2,999.

As shown in Table 2, 10 percent of responding institutions spent more than 25.2 percent of payroll and more than $3,545 per employee per year for benefits, 50 percent of institutions spent more than 16.9 percent of payroll and more than $2,182 per employee per year, and 90 percent of institutions spent more than 11.5 percent of payroll and more than $1,284 per employee per year.

TABLE 1:
Distribution of Total Employer Benefit Expenditures as Percent of Payroll and as Dollars per Employee per Year

	INSTITUTIONS NUMBER	PERCENT
TOTAL EMPLOYER BENEFIT EXPENDITURES AS PERCENT OF PAYROLL:		
UNDER 6.0%	1	.2
6.0 TO 7.9	2	.3
8.0 TO 9.9	13	2.1
10.0 TO 11.9	64	10.6
12.0 TO 13.9	80	13.2
14.0 TO 15.9	93	15.4
16.0 TO 17.9	102	16.9
18.0 TO 19.9	96	15.9
20.0 TO 21.9	40	6.6
22.0 TO 23.9	39	6.4
24.0 TO 25.9	28	4.6
26.0 TO 27.9	18	3.0
28.0 TO 29.9	15	2.5
30.0 TO 31.9	6	1.0
32.0 TO 33.9	2	.3
34.0 TO 35.9	3	.5
36.0 TO 37.9	1	.2
38.0 TO 39.9	1	.2
40.0 AND OVER	1	.2
TOTAL	605	100.0
TOTAL EMPLOYER BENEFIT EXPENDITURES AS DOLLARS PER EMPLOYEE PER YEAR:		
UNDER $750	10	1.7
750 TO 999	16	2.6
1000 TO 1249	28	4.6
1250 TO 1499	56	9.3
1500 TO 1749	68	11.2
1750 TO 1999	81	13.4
2000 TO 2249	59	9.8
2250 TO 2499	82	13.6
2500 TO 2749	52	8.6
2750 TO 2999	39	6.4
3000 TO 3249	33	5.5
3250 TO 3499	19	3.1
3500 TO 3749	16	2.6
3750 TO 3999	8	1.3
4000 TO 4249	12	2.0
4250 TO 4499	9	1.5
4500 TO 4749	3	.5
4750 TO 4999	6	1.0
5000 TO 5249	1	.2
5250 TO 5499	4	.7
5500 TO 5749	2	.3
5750 TO 5999	-	-
6000 AND OVER	1	.2
TOTAL	605	100.0

TABLE 2:
Five Levels of Employer Benefit Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	25.2	3545
25% PAID MORE THAN	20.1	2764
50% PAID MORE THAN	16.9	2182
75% PAID MORE THAN	13.7	1636
90% PAID MORE THAN	11.5	1284
UNWEIGHTED AVERAGE (a)	17.6	2300

(a) UNWEIGHTED AVERAGE: PERCENT OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TYPES OF EXPENDITURES

Table 3 summarizes by type of benefit the average reported expenditures as percent of payroll and as dollars per employee per year, with the number and percent of institutions reporting each type of benefit expenditure. Two averages are given, weighted and unweighted. The weighted average benefit expenditure for all benefits combined was 19.9 percent of payroll or $2,808 per employee per year. The unweighted average benefit expenditure was 17.6 percent of payroll or $2,300 per employee per year.

The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for those institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees.

Throughout the report, except where specifically indicated, the average benefit expenditures given are those calculated by the weighted average method.

Legally-Mandated Expenditures. Employer expenditures for legally mandated programs averaged 5.5 percent of payroll or $781 per employee per year for fiscal or calendar 1979. The major item in this category is the employer's share of Social Security (FICA) taxes, which averaged 5.0 percent of payroll in the 595 institutions reporting such payments. Unemployment compensation costs (federal and state taxes, direct reimbursement) averaged 0.3 percent of payroll, and Workers' Compensation programs averaged 0.5 percent.

Pension Plan Expenditures. Employer expenditures for pension plans — public retirement systems, insured and noninsured plans, and unfunded payments — averaged 7.8 percent of payroll or $1,000 per employee among the 602 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 7.0 percent of payroll, or $996 per employee. These payments include an employer's own contributions to a public retirement system and any state or local government contributions that are also made on behalf of the employer's staff for both current and prior service liabilities. Employer expenditures by both public and private institutions for insured pension plans, including TIAA-CREF plans, averaged 4.1 percent of payroll, or $568 per employee. Unlike public retirement systems which generally cover all employees, private institutions often limit eligibility under the retirement plan. This would result in lower tabulated expenditures, as a percent of total payroll and as dollars per employee (all full-time employees plus full-time equivalent of part-time employees), for institutions whose pension plan expenditures are made only on behalf of smaller groups of employees, eligible for and participating in a pension plan.

Other Benefit Plan Expenditures. Employer expenditures for other benefit plans — primarily life insurance, health insurance and long-term disability — averaged 3.0 percent of payroll or $423 per employee. Including institutions unable to separate their life and health insurance payments, 89 percent of respondents reported an expenditure for life insurance and 99 percent reported health insurance expenditures. Payments by institutions reporting group life insurance and health insurance separately averaged, for life insurance, 0.3 percent of payroll or $50 per employee per year, and for health insurance, 2.5 percent of payroll or $365 per employee. Institutions combining life and health care reported expenditures averaging 2.5 percent of payroll or $303 per employee. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental and vision care, routine physical exams and payments to Health Maintenance Organizations.*

Long-term disability income insurance expenditures, reported by 415 institutions, averaged 0.3 percent of payroll or $43 per employee. The reported average cost of travel accident insurance, less than 0.1 percent of payroll, was low compared with the cost of the benefit per covered employee, since coverage usually applies to a relatively small proportion of total employees.

Other Employer Expenditures. The major component of this category, employee and dependents' education, elicited a response from 64 percent of institutions, averaging 1.0 percent of payroll or $150 per employee. Other payments in this category, reported by small numbers of

*Only 36 out of the 605 responding institutions indicated that their health insurance coverage includes a dental care plan, and only 11 of the institutions reported vision care coverage.

institutions, included noninsured, nonpension death benefits, payments under deferred compensation agreements, and service and suggestion awards.

Payments for Time Not Worked. About a third of responding institutions reported on expenditures for time not worked. These items, conventionally reported as part of wages or salary in gross payroll, include pay during sick leave, vacation, holidays, jury duty, National Guard duty, and days allowed for a death in the family or for stated personal use. Many of the institutions not responding in this section indicated that their record keeping does not separately distinguish wage and salary payments for time worked from such payments received by employees for time not worked. Some respondents indicated that determination of the cost of time not worked was made for hourly but not for salaried employees, and reported the figures only for hourly employees. Also, many of the institutions responding in this category provided estimates of their actual expenditures.

Among the responding institutions (36 percent of all survey respondents), payments for time not worked averaged 8.0 percent of payroll or $1,104 per employee. Reported sick leave payments averaged 2.0 percent of payroll or $279 per employee, vacation payments 4.2 percent or $580, and holiday payments 3.4 percent or $466.

TABLE 3:

Average Employer Benefit Expenditures as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (a) WEIGHTED	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (b) UNWEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (a) WEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (b) UNWEIGHTED
LEGALLY-MANDATED EXPENDITURES	603	99.7	5.5	6.2	781	788
SOCIAL SECURITY	595	98.3	5.0	5.4	703	687
UNEMPLOYMENT COMPENSATION	536	88.6	.3	.4	40	52
WORKERS' COMPENSATION	551	91.1	.5	.5	70	70
PENSION PLAN EXPENDITURES	602	99.5	7.8	5.1	1100	689
PUBLIC RETIREMENT SYSTEMS	117	19.3	7.0	5.8	996	834
INSURED PENSION PLANS	537	88.8	4.1	4.2	568	547
NONINSURED PENSION PLANS	92	15.2	1.8	1.4	271	190
UNFUNDED PENSION PAYMENTS	83	13.7	.6	.5	85	75
OTHER BENEFIT PLAN EXPENDITURES	602	99.5	3.0	3.0	423	397
LIFE INSURANCE	448	74.0	.3	.4	50	52
HEALTH CARE	506	83.6	2.5	2.4	365	318
LIFE AND HEALTH CARE COMBINED (c)	92	15.2	2.5	2.8	303	369
TRAVEL ACCIDENT INSURANCE	184	30.4	-	-	4	5
LONG-TERM DISABILITY INCOME	415	68.6	.3	.4	43	48
OTHER EMPLOYER EXPENDITURES	433	71.6	.9	1.6	128	206
DEATH BENEFITS (NONINSURED, NONPENSION)	26	4.3	-	.1	6	15
DEFERRED COMPENSATION AGREEMENTS	35	5.8	.2	.5	30	62
EMPLOYEE AND DEPENDENTS' EDUCATION	388	64.1	1.0	1.8	150	219
AWARDS	129	21.3	-	.1	3	11
PAYMENTS FOR TIME NOT WORKED	220	36.4	8.0	5.9	1104	779
SICK LEAVE PAY	203	33.6	2.0	1.1	279	151
VACATION PAYMENTS	196	32.4	4.2	3.1	580	411
HOLIDAY PAYMENTS	184	30.4	3.4	2.4	466	307
JURY, WITNESS, VOTING PAYMENTS	69	11.4	.1	.1	14	11
NATIONAL GUARD DUTY, ETC.	29	4.8	-	-	2	3
FAMILY DEATH, OTHER PERSONAL	100	16.5	.4	.2	56	30
ALL BENEFITS COMBINED	605	100.0	19.9	17.6	2808	2300

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

EXPENDITURES BY INSTITUTIONAL CATEGORY

Tables 4, 5, and 6 display employer benefit expenditures by institutional category — universities, liberal arts colleges, and other four-year institutions — and by control — public or private.*

While total employer benefit expenditures reported by universities covered a range of 8.0 to 35.9 percent of payroll, two thirds of the responding universities had total benefit expenditures between 10.0 and 19.9 percent of payroll (Table 4). All but one of the remaining third were in the 20.0 to 35.9 percent range. Nearly all of the liberal arts colleges (98 percent) reported total employer benefit expenditures between 8.0 and 29.9 percent of payroll. Among the other four-year institutions (mainly professional schools), expenditures fell within a narrower range, with 72 percent of the respondents in this category reporting total benefit expenditures between 10.0 and 19.9 percent of payroll.

Table 5 displays average employer benefit expenditures by type of benefit for the three institutional categories. Universities reported the highest average expenditures for all benefits combined (20.5 percent), followed by liberal arts colleges (18.1 percent) and other four-year institutions (17.8 percent). By control, public universities had the highest average expenditure for all benefits combined (21.0 percent). Looking at individual benefits, there was little variation in proportionate expenditures among the three institutional categories. Private institutions reported higher average expenditures than did public institutions for "Other Employer Expenditures", primarily for employee and dependents' education. Greatest variations occurred in the category, "Payments for Time Not Worked": universities reported expenditures of 8.6 percent of payroll (11.4 percent for private universities); liberal arts colleges, 5.5 percent; and other four-year institutions, 7.4 percent.

*See "Notes on the Survey" for a description of categories.

Comparing the unweighted averages and median expenditures reported in Table 4 with the weighted averages for all benefits combined in Table 5 provides some insights into the effect on the average and median figures of the number and relative size of institutions reporting within a given category. For all institutions combined and for all benefits, the median expenditure is 17.0 percent of payroll, the unweighted average 17.6 percent and the weighted average 19.9 percent of payroll. As might be expected, the weighted average is higher than the unweighted average for each institutional category, except for private universities (where the two averages differ by 0.1 percent) and private other four-year institutions. "Private other four-year" is also the only category in which a majority of the responding institutions are classified as small (see Table 12).

By control — public/private — the weighted and unweighted averages show a similar relationship from highest to lowest average expenditure, with public universities at the top and private other four-year institutions at the bottom under both averaging methods. As a percent of payroll, the median figures offer a different sequence from highest to lowest benefit expenditure. The differences are most noticeable in the case of public other four-year institutions which have the second highest average expenditure and the lowest median expenditure, but it should be noted that there are only four institutions reporting in this category.

Table 6 shows by type of institution employer expenditures for employee benefits according to average numbers of dollars per employee per year. It should be emphasized that the figures for each benefit category are not expenditures per plan participant but for all institutional employees, including the full-time equivalent of part-time employees, many of whom may not be eligible for some of the programs. The distribution of dollar expenditures per employee per year is similar to the payroll percentages outlined above.

TABLE 4:

Distribution of Total Employer Benefit Expenditures:
Number of Employers and Percent of Total Reporting by Institutional Category

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER BENEFIT EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.2	-	-	-	-	-	-	2.3	-	2.6
	(001)	-	-	-	-	-	-	(001)	-	(001)
6.0 TO 7.9	.3	-	-	-	.2	1.3	-	2.3	-	2.6
	(002)	-	-	-	(001)	(001)	-	(001)	-	(001)
8.0 TO 9.9	2.1	1.0	1.8	-	2.4	2.7	2.3	2.3	25.0	-
	(013)	(001)	(001)	-	(011)	(002)	(009)	(001)	(001)	-
10.0 TO 11.9	10.6	12.4	12.7	11.9	10.3	13.3	9.7	9.3	-	10.3
	(064)	(012)	(007)	(005)	(048)	(010)	(038)	(004)	-	(004)
12.0 TO 13.9	13.2	15.4	14.5	16.7	13.1	8.0	14.1	9.3	-	10.3
	(080)	(015)	(008)	(007)	(061)	(006)	(055)	(004)	-	(004)
14.0 TO 15.9	15.4	13.4	14.6	11.9	15.5	9.3	16.7	18.6	25.0	17.9
	(093)	(013)	(008)	(005)	(072)	(007)	(065)	(008)	(001)	(007)
16.0 TO 17.9	16.8	12.4	9.1	16.6	18.0	18.7	17.5	16.3	-	17.9
	(102)	(012)	(005)	(007)	(083)	(014)	(069)	(007)	-	(007)
18.0 TO 19.9	15.9	13.4	12.7	14.3	16.1	14.7	16.4	18.7	-	20.4
	(096)	(013)	(007)	(006)	(075)	(011)	(064)	(008)	-	(008)
20.0 TO 21.9	6.6	2.1	1.8	2.4	8.0	8.0	7.9	2.3	-	2.6
	(040)	(002)	(001)	(001)	(037)	(006)	(031)	(001)	-	(001)
22.0 TO 23.9	6.4	7.2	5.5	9.5	6.0	9.3	5.4	9.3	25.0	7.7
	(039)	(007)	(003)	(004)	(028)	(007)	(021)	(004)	(001)	(003)
24.0 TO 25.9	4.6	6.2	7.3	4.8	4.5	4.0	4.6	2.3	-	2.6
	(028)	(006)	(004)	(002)	(021)	(003)	(018)	(001)	-	(001)
26.0 TO 27.9	3.0	4.1	7.3	-	2.8	6.7	2.1	2.3	25.0	-
	(018)	(004)	(004)	-	(013)	(005)	(008)	(001)	(001)	-
28.0 TO 29.9	2.5	5.2	7.3	2.4	1.7	2.7	1.5	4.7	-	5.1
	(015)	(005)	(004)	(001)	(008)	(002)	(006)	(002)	-	(002)
30.0 TO 31.9	.0	4.1	1.8	7.1	.4	1.3	.3	-	-	-
	006)	(004)	(001)	(003)	(002)	(001)	(001)	-	-	-
32.0 TO 33.9	.3	1.0	1.8	-	.2	-	.3	-	-	-
	(002)	(001)	(001)	-	(001)	-	(001)	-	-	-
34.0 TO 35.9	.5	2.1	1.8	2.4	.2	-	.3	-	-	-
	(003)	(002)	(001)	(001)	(001)	-	(001)	-	-	-
36.0 TO 37.9	.2	-	-	-	.2	-	.3	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
38.0 TO 39.9	.2	-	-	-	.2	-	.3	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
40.0 AND OVER	.2	-	-	-	.2	-	.3	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(605)	(097)	(055)	(042)	(465)	(075)	(390)	(043)	(004)	(039)
UNWEIGHTED AVERAGE (a)	17.6	18.7	18.9	18.5	17.4	17.9	17.3	17.0	18.9	16.8
MEDIAN	17.0	17.3	17.4	17.1	17.0	17.6	16.8	16.7	16.0	16.7

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 5:

Average Employer Benefit Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

	INSTITUTIONAL CATEGORY									
	ALL INSTI-TUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
TYPE OF BENEFIT										
LEGALLY-MANDATED EXPENDITURES	5.5	5.5	5.4	5.7	5.9	4.9	6.4	5.4	5.3	5.5
	(603)	(097)	(055)	(042)	(463)	(073)	(390)	(043)	(004)	(039)
SOCIAL SECURITY	5.0	4.9	5.0	4.9	5.2	4.9	5.4	4.9	5.1	4.9
	(595)	(093)	(051)	(042)	(459)	(069)	(390)	(043)	(004)	(039)
UNEMPLOYMENT COMPENSATION	.3	.3	.2	.3	.4	.3	.4	.3	.2	.3
	(536)	(092)	(050)	(042)	(412)	(058)	(354)	(032)	(002)	(030)
WORKERS' COMPENSATION	.5	.5	.5	.4	.6	.5	.6	.3	.2	.3
	(551)	(091)	(049)	(042)	(422)	(053)	(369)	(038)	(003)	(035)
PENSION PLAN EXPENDITURES	7.8	8.3	9.1	5.4	6.3	8.4	5.0	5.5	6.5	4.9
	(602)	(097)	(055)	(042)	(464)	(075)	(389)	(041)	(004)	(037)
PUBLIC RETIREMENT SYSTEMS	7.0	7.0	7.0	-	6.9	6.9	-	6.3	6.3	-
	(117)	(047)	(047)	-	(067)	(067)	-	(003)	(003)	-
INSURED PENSION PLANS	4.1	4.0	3.8	4.6	4.5	3.8	4.7	3.9	2.4	4.6
	(537)	(080)	(040)	(040)	(420)	(038)	(382)	(037)	(003)	(034)
NONINSURED PENSION PLANS	1.8	2.0	1.5	2.5	1.0	-	1.0	1.6	.2	1.9
	(092)	(023)	(009)	(014)	(059)	-	(059)	(010)	(001)	(009)
UNFUNDED PENSION PAYMENTS	.6	.7	.9	.1	.5	.6	.5	.3	*	.6
	(083)	(017)	(008)	(009)	(059)	(005)	(054)	(007)	(001)	(006)
OTHER BENEFIT PLAN EXPENDITURES	3.0	3.0	3.0	2.9	3.1	3.3	3.1	3.3	3.2	3.4
	(602)	(097)	(055)	(042)	(462)	(075)	(387)	(043)	(004)	(039)
LIFE INSURANCE	.3	.3	.3	.3	.4	.4	.4	.4	.4	.3
	(448)	(081)	(043)	(038)	(335)	(053)	(282)	(032)	(003)	(029)
HEALTH CARE	2.5	2.5	2.6	2.3	2.5	2.8	2.3	2.8	2.8	2.8
	(506)	(085)	(046)	(039)	(384)	(057)	(327)	(037)	(004)	(033)
LIFE AND HEALTH CARE COMBINED (b)	2.5	2.3	2.2	3.7	2.8	2.7	2.9	2.9	-	2.9
	(092)	(013)	(010)	(003)	(073)	(018)	(055)	(006)	-	(006)
TRAVEL ACCIDENT INSURANCE	*	*	*	*	*	*	*	*	-	*
	(184)	(032)	(009)	(023)	(140)	(010)	(130)	(012)	-	(012)
LONG-TERM DISABILITY INCOME	.3	.3	.3	.2	.4	.4	.4	.4	.9	.3
	(415)	(066)	(030)	(036)	(319)	(025)	(294)	(030)	(001)	(029)
OTHER EMPLOYER EXPENDITURES	.9	.8	.3	1.9	1.4	.3	1.9	.4	.1	.7
	(433)	(073)	(035)	(038)	(331)	(036)	(295)	(029)	(004)	(025)
DEATH BENEFITS (NONINSURED, NONPENSION)	*	*	*	*	.1	.1	.1	*	*	-
	(026)	(011)	(006)	(005)	(014)	(005)	(009)	(001)	(001)	-
DEFERRED COMPENSATION AGREEMENTS	.2	.1	-	.1	.3	.4	.3	1.0	-	1.0
	(035)	(006)	-	(006)	(026)	(005)	(021)	(003)	-	(003)
EMPLOYEE AND DEPENDENTS' EDUCATION	1.0	.9	.3	1.9	1.5	.3	2.0	.6	.2	.8
	(388)	(063)	(027)	(036)	(300)	(027)	(273)	(025)	(002)	(023)
AWARDS	*	*	*	*	.1	*	.1	*	*	*
	(129)	(031)	(019)	(012)	(091)	(013)	(078)	(007)	(001)	(006)
PAYMENTS FOR TIME NOT WORKED	8.0	8.6	8.2	11.4	5.5	6.5	5.1	7.4	8.3	6.1
	(220)	(031)	(017)	(014)	(173)	(024)	(149)	(016)	(002)	(014)
SICK LEAVE PAY	2.0	2.3	2.3	2.7	1.1	1.5	1.0	1.7	2.0	1.1
	(203)	(029)	(015)	(014)	(160)	(021)	(139)	(014)	(002)	(012)
VACATION PAYMENTS	4.2	4.6	4.6	4.8	2.9	3.1	2.8	3.7	3.6	3.9
	(196)	(029)	(015)	(014)	(154)	(023)	(131)	(013)	(002)	(011)
HOLIDAY PAYMENTS	3.4	3.6	3.7	3.5	2.2	2.7	2.0	2.3	2.0	2.9
	(184)	(031)	(017)	(014)	(141)	(021)	(120)	(012)	(002)	(010)
JURY, WITNESS, VOTING PAYMENTS	.1	.1	*	.4	.1	*	.1	.1	.1	*
	(069)	(017)	(010)	(007)	(048)	(007)	(041)	(004)	(001)	(003)
NATIONAL GUARD DUTY, ETC.	*	*	*	*	*	*	*	*	*	*
	(029)	(010)	(009)	(001)	(017)	(009)	(008)	(002)	(001)	(001)
FAMILY DEATH, OTHER PERSONAL	.4	.4	.4	.6	.2	.1	.2	.5	.9	.1
	(100)	(013)	(008)	(005)	(079)	(008)	(071)	(008)	(001)	(007)
ALL BENEFITS COMBINED	19.9	20.5	21.0	18.4	18.1	18.1	18.1	17.8	20.9	16.0
	(605)	(097)	(055)	(042)	(465)	(075)	(390)	(043)	(004)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

*LESS THAN 0.1 PERCENT.

TABLE 6:

Average Employer Benefit Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TYPE OF BENEFIT										
LEGALLY-MANDATED EXPENDITURES	781	787	780	811	760	665	811	766	774	762
	(603)	(097)	(055)	(042)	(463)	(073)	(390)	(043)	(004)	(039)
SOCIAL SECURITY	703	709	712	699	680	673	683	702	736	682
	(595)	(093)	(051)	(042)	(459)	(069)	(390)	(043)	(004)	(039)
UNEMPLOYMENT COMPENSATION	40	38	34	49	49	42	52	38	22	45
	(536)	(092)	(050)	(042)	(412)	(058)	(354)	(032)	(002)	(030)
WORKERS' COMPENSATION	70	70	72	63	76	61	81	42	37	44
	(551)	(091)	(049)	(042)	(422)	(053)	(369)	(038)	(003)	(035)
PENSION PLAN EXPENDITURES	1100	1192	1309	766	820	1160	629	796	946	704
	(602)	(097)	(055)	(042)	(464)	(075)	(389)	(041)	(004)	(037)
PUBLIC RETIREMENT SYSTEMS	996	1004	1004	-	951	951	-	920	920	-
	(117)	(047)	(047)	-	(067)	(067)	-	(003)	(003)	-
INSURED PENSION PLANS	568	564	536	636	580	523	596	586	393	661
	(537)	(080)	(040)	(040)	(420)	(038)	(382)	(037)	(003)	(034)
NONINSURED PENSION PLANS	271	296	228	382	133	-	133	252	36	281
	(092)	(083)	(009)	(014)	(059)	-	(059)	(010)	(001)	(009)
UNFUNDED PENSION PAYMENTS	85	89	127	16	72	83	70	50	6	73
	(083)	(017)	(008)	(009)	(059)	(005)	(054)	(007)	(001)	(006)
OTHER BENEFIT PLAN EXPENDITURES	423	426	431	406	407	447	385	472	466	475
	(602)	(097)	(055)	(042)	(462)	(075)	(387)	(043)	(004)	(039)
LIFE INSURANCE	50	48	49	47	55	59	53	51	52	50
	(448)	(081)	(043)	(038)	(335)	(053)	(282)	(032)	(003)	(029)
HEALTH CARE	365	372	389	321	330	404	294	398	402	396
	(506)	(085)	(046)	(039)	(384)	(057)	(327)	(037)	(004)	(033)
LIFE AND HEALTH CARE COMBINED (b)	303	287	265	676	354	333	376	217	-	217
	(092)	(013)	(010)	(003)	(073)	(018)	(055)	(006)	-	(006)
TRAVEL ACCIDENT INSURANCE	4	3	6	1	4	6	4	4	-	4
	(184)	(032)	(009)	(023)	(140)	(010)	(130)	(012)	-	(012)
LONG-TERM DISABILITY INCOME	43	41	45	29	48	51	47	56	126	45
	(415)	(066)	(030)	(036)	(319)	(025)	(294)	(030)	(001)	(029)
OTHER EMPLOYER EXPENDITURES	128	114	43	270	184	38	241	65	19	109
	(433)	(073)	(035)	(038)	(331)	(036)	(295)	(029)	(004)	(025)
DEATH BENEFITS (NONINSURED, NONPENSION)	6	5	5	4	13	10	20	5	5	-
	(026)	(011)	(006)	(005)	(014)	(005)	(009)	(001)	(001)	-
DEFERRED COMPENSATION AGREEMENTS	30	13	-	13	44	55	39	76	-	76
	(035)	(006)	-	(006)	(026)	(005)	(021)	(003)	-	(003)
EMPLOYEE AND DEPENDENTS' EDUCATION	150	136	54	273	195	36	248	104	44	132
	(388)	(063)	(027)	(036)	(300)	(027)	(273)	(025)	(002)	(023)
AWARDS	3	2	1	3	8	3	11	5	1	8
	(129)	(031)	(019)	(012)	(091)	(013)	(078)	(007)	(001)	(006)
PAYMENTS FOR TIME NOT WORKED	1104	1200	1126	1727	727	904	664	1077	1168	933
	(220)	(031)	(017)	(014)	(173)	(024)	(149)	(016)	(002)	(014)
SICK LEAVE PAY	279	326	309	405	150	205	131	243	289	165
	(203)	(029)	(015)	(014)	(160)	(021)	(139)	(014)	(002)	(012)
VACATION PAYMENTS	580	648	630	733	380	434	359	541	513	590
	(196)	(029)	(015)	(014)	(154)	(023)	(131)	(013)	(002)	(011)
HOLIDAY PAYMENTS	466	509	507	528	288	365	261	317	289	386
	(184)	(031)	(017)	(014)	(141)	(021)	(120)	(012)	(002)	(010)
JURY, WITNESS, VOTING PAYMENTS	14	15	6	55	10	4	11	9	12	6
	(069)	(017)	(010)	(007)	(048)	(007)	(041)	(004)	(001)	(003)
NATIONAL GUARD DUTY, ETC.	2	2	2	1	2	2	2	4	4	4
	(029)	(010)	(009)	(001)	(017)	(009)	(008)	(002)	(001)	(001)
FAMILY DEATH, OTHER PERSONAL	56	65	58	99	23	13	25	83	156	17
	(100)	(013)	(008)	(005)	(079)	(008)	(071)	(008)	(001)	(007)
ALL BENEFITS COMBINED	2808	2946	3039	2607	2360	2494	2285	2531	3038	2233
	(605)	(097)	(055)	(042)	(465)	(075)	(390)	(043)	(004)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

EXPENDITURES BY REGION

Tables 7, 8, 9, and 10 present employer benefit expenditure data grouped by geographic region: Northeast, North Central, South and West.*

Table 7 gives the distribution of total employer benefit expenditures as a percent of payroll for each region. Looking at the median figures, institutions in the Northeast had the highest median expenditure (17.5 percent), followed by institutions in the North Central (17.0 percent), and institutions in the South and West (16.3 percent each). By control, public institutions in the Northeast had the highest median expenditure (25.0 percent), while private institutions in the West had the lowest (15.4 percent).

Table 8 provides data on regional variations in expenditures by institutional category. Expenditures as a percent of payroll were higher for universities than for liberal arts colleges in each of the four regions. Universities reported highest average benefit expenditures as a percent of payroll for institutions in the Northeast (22.3 percent) and lowest average expenditures for institutions in the North Central (19.2 percent). Liberal arts colleges reported highest average benefit expenditures in the North Central (19.0 percent) and lowest average benefit expenditures in the South (16.6 percent).

Breaking down institutional categories by control, certain regional variations stand out. Public universities in the Northeast and the West reported sharply higher average benefit expenditures — 25.9 percent and 22.6 percent respectively — than did their private counterparts. On the other hand, average expenditures by public and private universities in the North Central and South were nearly identical. Excepting the Northeast, average benefit expenditures by public and private liberal arts colleges within each region were very nearly equal. Public liberal arts colleges in the Northeast reported highest average benefit expenditures, 22.7 percent of payroll; lowest average expenditures were reported by public liberal arts colleges in the South, 16.5 percent. Overall, lowest average benefit expenditures were reported by private other four-year institutions in the West (12.5 percent) and the South (14.2 percent); these two categories had a combined total of only nine institutions reporting, however.

Table 9 displays regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, institutions in the Northeast had the highest average expenditures (21.3 percent), followed by institutions in the West (21.1 percent), the North Central (19.1 percent) and the South (18.8 percent). In each region, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region (Table 10) follow the pattern exhibited in Table 9, except that in the South private institutions reported a slightly higher dollar figure per employee than did public institutions. Institutions in the Northeast reported the highest average dollar expenditure per employee for all benefits combined ($3,064) followed by the West ($2,939), the North Central ($2,871) and the South ($2,485). (The average dollar figure for all institutions is $2,808.) Dollars per employee per year for insured pension plans varied from a low of $351 in the South to highs of $713 in the Northeast and $736 in the North Central. For public employee pension plans, the spread was from a low of $725 in the South to a high of $1,451 in the West.

*See "Notes on the Survey" for a list of states included in each region.

TABLE 7:

Distribution of Total Employer Benefit Expenditures: Number of Employers and Percent of Total Reporting by Region

TOTAL EMPLOYER BENEFIT EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	REGION: NORTHEAST TOTAL	NORTHEAST PUBLIC	NORTHEAST PRIVATE	NORTH CENTRAL TOTAL	NORTH CENTRAL PUBLIC	NORTH CENTRAL PRIVATE	SOUTH TOTAL	SOUTH PUBLIC	SOUTH PRIVATE	WEST TOTAL	WEST PUBLIC	WEST PRIVATE
UNDER 6.0%	.2	-	-	-	-	-	-	.6	-	.9	-	-	-
	(001)	-	-	-	-	-	-	(001)	-	(001)	-	-	-
6.0 TO 7.9	.3	-	-	-	-	-	-	.6	1.7	-	1.8	-	2.6
	(002)	-	-	-	-	-	-	(001)	(001)	-	(001)	-	(001)
8.0 TO 9.9	2.1	1.2	-	1.3	1.5	4.4	.6	3.4	3.4	3.5	3.6	-	5.1
	(013)	(002)	-	(002)	(003)	(002)	(001)	(006)	(002)	(004)	(002)	-	(002)
10.0 TO 11.9	10.6	7.7	7.7	7.7	10.7	11.1	10.6	13.2	16.7	11.3	10.7	5.9	12.8
	(064)	(013)	(001)	(012)	(022)	(005)	(017)	(023)	(010)	(013)	(006)	(001)	(005)
12.0 TO 13.9	13.2	11.2	-	12.2	14.6	11.1	15.5	13.2	11.9	13.9	14.3	11.8	15.4
	(080)	(019)	-	(019)	(030)	(005)	(025)	(023)	(007)	(016)	(008)	(002)	(006)
14.0 TO 15.9	15.4	13.0	7.7	13.5	15.0	11.1	16.1	17.3	13.6	19.1	17.8	11.8	20.5
	(093)	(022)	(001)	(021)	(031)	(005)	(026)	(030)	(008)	(022)	(010)	(002)	(008)
16.0 TO 17.9	16.8	23.1	7.7	24.3	15.9	13.3	16.9	13.8	15.3	13.0	10.7	17.6	7.7
	(102)	(039)	(001)	(038)	(033)	(006)	(027)	(024)	(009)	(015)	(006)	(003)	(003)
18.0 TO 19.9	15.9	17.8	7.7	18.6	14.1	15.7	13.7	16.1	10.2	19.1	16.1	23.4	12.8
	(096)	(030)	(001)	(029)	(029)	(007)	(022)	(028)	(006)	(022)	(009)	(004)	(005)
20.0 TO 21.9	6.6	3.6	-	3.8	9.2	8.9	9.3	6.3	5.1	7.0	7.1	-	10.3
	(040)	(006)	-	(006)	(019)	(004)	(015)	(011)	(003)	(008)	(004)	-	(004)
22.0 TO 23.9	6.4	4.7	15.4	3.8	7.3	6.7	7.5	6.3	6.8	6.1	8.9	11.8	7.7
	(039)	(008)	(002)	(006)	(015)	(003)	(012)	(011)	(004)	(007)	(005)	(002)	(003)
24.0 TO 25.9	4.6	7.7	7.7	7.7	4.4	4.4	4.3	2.3	3.4	1.7	3.6	11.8	-
	(028)	(013)	(001)	(012)	(009)	(002)	(007)	(004)	(002)	(002)	(002)	(002)	-
26.0 TO 27.9	3.0	4.1	15.4	3.2	1.9	6.7	.6	3.4	6.8	1.7	1.8	5.9	-
	(018)	(007)	(002)	(005)	(004)	(003)	(001)	(006)	(004)	(002)	(001)	(001)	-
28.0 TO 29.9	2.5	4.7	30.7	2.6	1.5	2.2	1.2	1.1	1.7	.9	3.6	-	5.1
	(015)	(008)	(004)	(004)	(003)	(001)	(002)	(002)	(001)	(001)	(002)	-	(002)
30.0 TO 31.9	1.0	-	-	-	2.4	4.4	1.9	.6	-	.9	-	-	-
	(006)	-	-	-	(005)	(002)	(003)	(001)	-	(001)	-	-	-
32.0 TO 33.9	.3	-	-	-	.5	-	.6	.6	1.7	-	-	-	-
	(002)	-	-	-	(001)	-	(001)	(001)	(001)	-	-	-	-
34.0 TO 35.9	.5	1.2	-	1.3	-	-	-	.6	1.7	-	-	-	-
	(003)	(002)	-	(002)	-	-	-	(001)	(001)	-	-	-	-
36.0 TO 37.9	.2	-	-	-	.5	-	.6	-	-	-	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-	-	-	-
38.0 TO 39.9	.2	-	-	-	-	-	-	.6	-	.9	-	-	-
	(001)	-	-	-	-	-	-	(001)	-	(001)	-	-	-
40.0 AND OVER	.2	-	-	-	.5	-	.6	-	-	-	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(605)	(169)	(013)	(156)	(206)	(045)	(161)	(174)	(059)	(115)	(056)	(017)	(039)
UNWEIGHTED AVERAGE (a)	17.6	18.3	23.2	17.9	17.8	18.3	17.7	16.8	17.3	16.6	17.1	18.5	16.5
MEDIAN	17.0	17.5	25.0	17.3	17.0	17.8	16.9	16.3	16.3	16.2	16.3	18.3	15.4

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 8:

Average Employer Benefit Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

	ALL INSTIT-UTIONS	REGION			
		NORTH EAST	NORTH CENTRAL	SOUTH	WEST
UNIVERSITIES	20.5	22.3	19.2	19.5	21.6
	(097)	(022)	(032)	(028)	(015)
PUBLIC	21.0	25.9	19.2	19.5	22.6
	(055)	(006)	(021)	(018)	(010)
PRIVATE	18.4	18.4	19.5	19.6	14.3
	(042)	(016)	(011)	(010)	(005)
LIBERAL ARTS COLLEGES	18.1	18.9	19.0	16.6	17.4
	(465)	(128)	(161)	(138)	(038)
PUBLIC	18.1	22.7	19.7	16.5	17.2
	(075)	(005)	(024)	(039)	(007)
PRIVATE	18.1	18.6	18.5	16.8	17.5
	(390)	(123)	(137)	(099)	(031)
OTHER 4-YEAR INSTITUTIONS	17.8	20.1	15.1	15.9	12.5
	(043)	(019)	(013)	(008)	(003)
PUBLIC	20.9	25.2	-	17.3	-
	(004)	(002)	-	(002)	-
PRIVATE	16.0	17.4	15.1	14.2	12.5
	(039)	(017)	(013)	(006)	(003)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 9:

Average Employer Benefit Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION: NORTHEAST TOTAL	NORTHEAST PUBLIC	NORTHEAST PRIVATE	NORTH CENTRAL TOTAL	NORTH CENTRAL PUBLIC	NORTH CENTRAL PRIVATE	SOUTH TOTAL	SOUTH PUBLIC	SOUTH PRIVATE	WEST TOTAL	WEST PUBLIC	WEST PRIVATE
LEGALLY-MANDATED EXPENDITURES	5.5	5.9	5.8	6.0	5.0	4.7	6.1	6.0	6.0	5.9	5.1	4.9	5.9
	(603)	(169)	(013)	(156)	(204)	(043)	(161)	(174)	(059)	(115)	(056)	(017)	(039)
SOCIAL SECURITY	5.0	5.1	5.1	5.1	5.1	5.0	5.3	5.6	5.7	5.0	3.8	3.6	4.9
	(595)	(169)	(013)	(156)	(197)	(036)	(161)	(174)	(059)	(115)	(055)	(016)	(039)
UNEMPLOYMENT COMPENSATION	.3	.4	.3	.4	.2	.2	.3	.2	.2	.3	.4	.4	.4
	(536)	(159)	(011)	(148)	(184)	(039)	(145)	(143)	(044)	(099)	(050)	(016)	(034)
WORKERS' COMPENSATION	.5	.5	.5	.5	.3	.3	.5	.4	.3	.6	.9	.9	.6
	(551)	(167)	(012)	(155)	(188)	(039)	(149)	(142)	(038)	(104)	(054)	(016)	(038)
PENSION PLAN EXPENDITURES	7.8	8.0	10.9	6.1	7.5	8.5	4.5	6.6	7.0	4.9	10.0	11.4	3.4
	(602)	(169)	(013)	(156)	(205)	(045)	(160)	(173)	(059)	(114)	(055)	(017)	(038)
PUBLIC RETIREMENT SYSTEMS	7.0	7.5	7.5	-	5.7	5.7	-	5.6	5.6	-	10.2	10.2	-
	(117)	(009)	(009)	-	(037)	(037)	-	(054)	(054)	-	(017)	(017)	-
INSURED PENSION PLANS	4.1	5.0	4.7	5.1	5.0	5.5	4.3	2.7	2.2	4.5	3.0	2.9	3.3
	(537)	(167)	(011)	(156)	(182)	(028)	(154)	(142)	(032)	(110)	(046)	(010)	(036)
NONINSURED PENSION PLANS	1.8	1.7	.5	2.1	2.0	2.3	1.2	1.4	.2	2.5	3.0	-	3.0
	(092)	(034)	(004)	(030)	(038)	(004)	(034)	(015)	(002)	(013)	(005)	-	(005)
UNFUNDED PENSION PAYMENTS	.6	.4	*	.4	.4	.5	.1	1.2	1.8	.3	.4	.4	.3
	(083)	(031)	(001)	(030)	(019)	(002)	(017)	(024)	(005)	(019)	(009)	(006)	(003)
OTHER BENEFIT PLAN EXPENDITURES	3.0	3.6	4.4	3.0	3.7	3.9	3.1	2.2	2.1	2.4	2.5	2.3	3.4
	(602)	(168)	(013)	(155)	(206)	(045)	(161)	(173)	(059)	(114)	(055)	(017)	(038)
LIFE INSURANCE	.3	.4	.4	.4	.4	.5	.3	.3	.3	.3	.2	.1	.2
	(448)	(135)	(010)	(125)	(160)	(038)	(122)	(114)	(040)	(074)	(039)	(011)	(028)
HEALTH CARE	2.5	3.1	4.4	2.3	3.0	3.2	2.5	1.9	1.9	1.8	1.8	1.7	2.8
	(506)	(156)	(012)	(144)	(181)	(040)	(141)	(125)	(043)	(082)	(044)	(012)	(032)
LIFE AND HEALTH CARE COMBINED (b)	2.5	2.9	2.7	3.7	3.0	2.8	3.1	1.8	1.8	2.1	3.9	4.0	3.8
	(092)	(012)	(001)	(011)	(025)	(006)	(019)	(044)	(016)	(028)	(011)	(005)	(006)
TRAVEL ACCIDENT INSURANCE	*	*	.1	*	*	*	*	*	*	*	*	*	*
	(184)	(060)	(002)	(058)	(075)	(009)	(066)	(039)	(006)	(033)	(010)	(002)	(008)
LONG-TERM DISABILITY INCOME	.3	.3	.2	.3	.3	.4	.3	.3	.2	.4	.3	.3	.2
	(415)	(140)	(005)	(135)	(147)	(023)	(124)	(093)	(019)	(074)	(035)	(009)	(026)
OTHER EMPLOYER EXPENDITURES	.9	1.4	.7	1.9	.5	.2	1.5	.6	.1	1.8	1.6	.6	2.2
	(433)	(133)	(011)	(122)	(155)	(030)	(125)	(108)	(029)	(079)	(037)	(005)	(032)
DEATH BENEFITS (NONINSURED, NONPENSION)	*	*	*	*	*	*	.1	.1	.1	*	.2	-	.2
	(026)	(005)	(001)	(004)	(008)	(004)	(004)	(012)	(007)	(005)	(001)	-	(001)
DEFERRED COMPENSATION AGREEMENTS	.2	.2	.3	.2	.5	.6	.4	.1	.1	.1	.1	-	.1
	(035)	(011)	(001)	(010)	(014)	(003)	(011)	(008)	(001)	(007)	(002)	-	(002)
EMPLOYEE AND DEPENDENTS' EDUCATION AWARDS	1.0	1.3	.7	1.9	.6	.2	1.6	1.0	.1	2.1	2.0	1.0	2.3
	(388)	(129)	(011)	(118)	(140)	(026)	(114)	(087)	(016)	(071)	(032)	(003)	(029)
	*	*	*	*	*	*	.1	*	*	*	*	*	*
	(129)	(032)	(003)	(029)	(048)	(013)	(035)	(039)	(014)	(025)	(010)	(003)	(007)
PAYMENTS FOR TIME NOT WORKED	8.0	8.6	10.5	6.6	9.6	10.3	8.5	9.2	9.4	8.3	5.2	5.1	7.6
	(220)	(059)	(005)	(054)	(082)	(014)	(068)	(063)	(019)	(044)	(016)	(005)	(011)
SICK LEAVE PAY	2.0	1.5	1.9	1.1	2.1	2.1	2.1	2.4	2.5	1.9	1.9	1.8	2.1
	(203)	(058)	(005)	(053)	(079)	(014)	(065)	(051)	(015)	(036)	(015)	(004)	(011)
VACATION PAYMENTS	4.2	4.1	4.5	3.6	4.3	4.6	3.8	4.6	4.7	4.1	3.3	3.3	3.3
	(196)	(049)	(005)	(044)	(076)	(014)	(062)	(057)	(017)	(040)	(014)	(004)	(010)
HOLIDAY PAYMENTS	3.4	3.2	3.4	3.0	3.3	3.6	2.7	3.4	3.6	2.5	3.5	3.5	2.4
	(184)	(044)	(005)	(039)	(069)	(012)	(057)	(057)	(018)	(039)	(014)	(005)	(009)
JURY, WITNESS, VOTING PAYMENTS	.1	.1	.1	.1	.1	*	.4	.1	*	.1	*	*	.1
	(069)	(013)	(003)	(010)	(025)	(005)	(020)	(026)	(008)	(018)	(005)	(002)	(003)
NATIONAL GUARD DUTY, ETC.	*	*	*	*	*	*	*	*	*	*	*	*	-
	(029)	(007)	(003)	(004)	(008)	(004)	(004)	(012)	(010)	(002)	(002)	(002)	-
FAMILY DEATH, OTHER PERSONAL	.4	.6	.6	.4	.3	.3	.4	.2	.2	.2	*	*	*
	(100)	(029)	(004)	(025)	(039)	(004)	(035)	(028)	(008)	(020)	(004)	(001)	(003)
ALL BENEFITS COMBINED	19.9	21.3	25.7	18.4	19.1	19.3	18.8	18.8	19.0	18.0	21.1	22.3	15.5
	(605)	(169)	(013)	(156)	(206)	(045)	(161)	(174)	(059)	(115)	(056)	(017)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
*LESS THAN 0.1 PERCENT.

TABLE 10:

Average Employer Benefit Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

	ALL INSTI-TUTIONS	REGION: NORTHEAST TOTAL	NORTHEAST PUB-LIC	NORTHEAST PRI-VATE	NORTH CENTRAL TOTAL	NORTH CENTRAL PUB-LIC	NORTH CENTRAL PRI-VATE	SOUTH TOTAL	SOUTH PUB-LIC	SOUTH PRI-VATE	WEST TOTAL	WEST PUB-LIC	WEST PRI-VATE
TYPE OF BENEFIT													
LEGALLY-MANDATED EXPENDITURES	781	849	920	807	755	730	818	795	786	835	705	697	738
	(603)	(169)	(013)	(156)	(204)	(043)	(161)	(174)	(059)	(115)	(056)	(017)	(039)
SOCIAL SECURITY	703	729	800	688	758	777	718	737	743	710	536	517	614
	(595)	(169)	(013)	(156)	(197)	(036)	(161)	(174)	(059)	(115)	(055)	(016)	(039)
UNEMPLOYMENT COMPENSATION	40	54	50	56	31	27	41	27	21	48	55	58	46
	(536)	(159)	(011)	(148)	(184)	(039)	(145)	(143)	(044)	(099)	(050)	(016)	(034)
WORKERS' COMPENSATION	70	69	78	64	52	47	62	49	37	85	125	136	79
	(551)	(167)	(012)	(155)	(188)	(039)	(149)	(142)	(038)	(104)	(054)	(016)	(038)
PENSION PLAN EXPENDITURES	1100	1154	1715	824	1118	1320	608	870	910	700	1397	1634	420
	(602)	(169)	(013)	(156)	(205)	(045)	(160)	(173)	(059)	(114)	(055)	(017)	(038)
PUBLIC RETIREMENT SYSTEMS	996	1157	1157	-	899	899	-	725	725	-	1451	1451	-
	(117)	(009)	(009)	-	(037)	(037)	-	(054)	(054)	-	(017)	(017)	-
INSURED PENSION PLANS	568	713	745	695	736	839	575	351	275	626	415	438	374
	(537)	(167)	(011)	(156)	(182)	(028)	(154)	(142)	(032)	(110)	(046)	(010)	(036)
NONINSURED PENSION PLANS	271	248	69	303	319	374	178	196	30	396	577	-	577
	(092)	(034)	(004)	(030)	(038)	(004)	(034)	(015)	(002)	(013)	(005)	-	(005)
UNFUNDED PENSION PAYMENTS	85	42	6	42	50	75	15	159	224	45	66	67	39
	(083)	(031)	(001)	(030)	(019)	(002)	(017)	(024)	(005)	(019)	(009)	(006)	(003)
OTHER BENEFIT PLAN EXPENDITURES	423	515	689	413	554	607	421	287	276	338	344	324	425
	(602)	(168)	(013)	(155)	(206)	(045)	(161)	(173)	(059)	(114)	(055)	(017)	(038)
LIFE INSURANCE	50	57	59	56	65	72	47	48	47	49	21	21	24
	(448)	(135)	(010)	(125)	(160)	(038)	(122)	(114)	(040)	(074)	(039)	(011)	(028)
HEALTH CARE	365	445	704	317	453	495	344	263	261	270	252	238	318
	(506)	(156)	(012)	(144)	(181)	(040)	(141)	(125)	(043)	(082)	(044)	(012)	(032)
LIFE AND HEALTH CARE COMBINED (b)	303	419	384	564	400	397	404	200	196	233	595	573	633
	(092)	(012)	(001)	(011)	(025)	(006)	(019)	(044)	(016)	(028)	(011)	(005)	(006)
TRAVEL ACCIDENT INSURANCE	4	4	17	2	3	2	4	4	7	2	1	1	1
	(184)	(060)	(002)	(058)	(075)	(009)	(066)	(039)	(006)	(033)	(010)	(002)	(008)
LONG-TERM DISABILITY INCOME	43	36	35	36	52	60	35	41	34	55	40	44	26
	(415)	(140)	(005)	(135)	(147)	(023)	(124)	(093)	(019)	(074)	(035)	(009)	(026)
OTHER EMPLOYER EXPENDITURES	128	197	109	256	81	24	210	85	12	267	230	89	310
	(433)	(133)	(011)	(122)	(155)	(030)	(125)	(108)	(029)	(079)	(037)	(005)	(032)
DEATH BENEFITS (NONINSURED, NONPENSION)	6	6	6	7	3	2	8	7	8	5	26	-	26
	(026)	(005)	(001)	(004)	(008)	(004)	(004)	(012)	(007)	(005)	(001)	-	(001)
DEFERRED COMPENSATION AGREEMENTS	30	28	48	26	56	66	49	18	10	18	8	-	8
	(035)	(011)	(001)	(010)	(014)	(003)	(011)	(008)	(001)	(007)	(002)	-	(002)
EMPLOYEE AND DEPENDENTS' EDUCATION AWARDS	150	195	106	255	87	25	216	149	21	296	273	134	329
	(388)	(129)	(011)	(118)	(140)	(026)	(114)	(087)	(016)	(071)	(032)	(003)	(029)
	3	5	2	6	3	2	8	2	1	6	4	1	8
	(129)	(032)	(003)	(029)	(048)	(013)	(035)	(039)	(014)	(025)	(010)	(003)	(007)
PAYMENTS FOR TIME NOT WORKED	1104	1319	1676	977	1375	1527	1178	1151	1164	1092	739	722	1045
	(220)	(059)	(005)	(054)	(082)	(014)	(068)	(063)	(019)	(044)	(016)	(005)	(011)
SICK LEAVE PAY	279	234	308	162	307	316	295	298	308	258	251	244	287
	(203)	(058)	(005)	(053)	(079)	(014)	(065)	(051)	(015)	(036)	(015)	(004)	(011)
VACATION PAYMENTS	580	629	717	529	617	686	523	578	589	537	442	439	458
	(196)	(049)	(005)	(044)	(076)	(014)	(062)	(057)	(017)	(040)	(014)	(004)	(010)
HOLIDAY PAYMENTS	466	493	545	430	472	538	382	430	450	337	492	500	336
	(184)	(044)	(005)	(039)	(069)	(012)	(057)	(057)	(018)	(039)	(014)	(005)	(009)
JURY, WITNESS, VOTING PAYMENTS	14	14	16	11	22	7	58	7	2	18	4	2	13
	(069)	(013)	(003)	(010)	(025)	(005)	(020)	(026)	(008)	(018)	(005)	(002)	(003)
NATIONAL GUARD DUTY, ETC.	2	3	3	2	2	2	1	2	2	5	1	1	-
	(029)	(007)	(003)	(004)	(008)	(004)	(004)	(012)	(010)	(002)	(002)	(002)	-
FAMILY DEATH, OTHER PERSONAL	56	85	99	59	52	52	52	31	34	25	3	3	6
	(100)	(029)	(004)	(025)	(039)	(004)	(035)	(028)	(008)	(020)	(004)	(001)	(003)
ALL BENEFITS COMBINED	2808	3064	4050	2486	2871	3002	2541	2485	2474	2530	2939	3185	1926
	(605)	(169)	(013)	(156)	(206)	(045)	(161)	(174)	(059)	(115)	(056)	(017)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer benefit expenditures differ among institutions of varying size, based on student enrollment in the fall of 1977 as reported by the National Center for Education Statistics. Three degrees of size are compared: small—under 1,000 students, medium — 1,000 to 5,000 students, and large — over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

Table 11 presents the distribution by size of institution of total employer benefit expenditures as a percent of payroll. The median expenditures were 16.3 percent for small institutions, 17.1 percent for medium size and 17.6 percent for large institutions. (The median expenditure for all institutions was 17.0 percent.) Among the institutions reporting total benefit expenditures of 20.0 percent or more of payroll, 18 percent were small, 27 percent were medium size, and 30 percent were large institutions.

By institutional category and size of enrollment (Table 12) average benefit expenditures varied for universities from 17.1 percent of payroll at medium to 20.5 percent at large universities and from 17.3 percent at small to 18.2 percent for both medium and large liberal arts colleges. The variation in average expenditures among other four-year institutions was much greater, between 13.7 percent of payroll at large and 20.7 percent at medium other four-year institutions; these figures are based on a much smaller number of reporting institutions than in other categories.

By type of benefit and size of institution, (Table 13), large public institutions reported the highest average expenditures as percent of payroll for all benefits combined (20.7 percent), followed by medium public institutions (19.8 percent). Small private institutions reported the lowest percentage for all benefits, 16.6 percent; the remaining categories were 18.1 percent — medium private institutions and 18.4 percent — large private institutions.

Table 14 shows variations in reported average employer benefit expenditures as dollars per employee per year by size of institution. As in the preceding table, large public institutions reported the highest average dollar expenditure per employee, $2,990, and small private institutions reported the lowest, $2,198. Dollars per employee per year for all small institutions averaged $2,198; for all medium size institutions, $2,368, and for all large institutions, $2,901.

TABLE 11:

Distribution of Total Employer Benefit Expenditures: Number of Employers and Percent of Total Reporting by Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
TOTAL EMPLOYER BENEFIT EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.2	-	-	-	.3	-	.4	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
6.0 TO 7.9	.3	.6	-	.6	-	-	-	.6	1.0	-
	(002)	(001)	-	(001)	-	-	-	(001)	(001)	-
8.0 TO 9.9	2.1	1.9	-	1.9	2.8	6.1	2.3	1.3	2.0	-
	(013)	(003)	-	(003)	(008)	(002)	(006)	(002)	(002)	-
10.0 TO 11.9	10.6	10.8	-	10.8	10.7	15.2	10.1	10.1	11.9	7.0
	(064)	(017)	-	(017)	(031)	(005)	(026)	(016)	(012)	(004)
12.0 TO 13.9	13.2	17.9	-	17.9	11.0	9.1	11.3	12.7	10.9	15.8
	(080)	(028)	-	(028)	(032)	(003)	(029)	(020)	(011)	(009)
14.0 TO 15.9	15.4	16.6	-	16.6	15.9	12.1	16.3	13.3	11.9	15.8
	(093)	(026)	-	(026)	(046)	(004)	(042)	(021)	(012)	(009)
16.0 TO 17.9	16.8	17.2	-	17.2	17.7	15.2	18.0	15.2	13.9	17.5
	(102)	(027)	-	(027)	(051)	(005)	(046)	(024)	(014)	(010)
18.0 TO 19.9	15.9	16.6	-	16.6	14.8	3.0	16.3	17.1	16.8	17.4
	(096)	(026)	-	(026)	(043)	(001)	(042)	(027)	(017)	(010)
20.0 TO 21.9	6.6	5.1	-	5.1	9.7	12.1	9.3	2.5	3.0	1.8
	(040)	(008)	-	(008)	(028)	(004)	(024)	(004)	(003)	(001)
22.0 TO 23.9	6.4	7.6	-	7.6	5.9	12.1	5.1	6.3	6.9	5.3
	(039)	(012)	-	(012)	(017)	(004)	(013)	(010)	(007)	(003)
24.0 TO 25.9	4.6	2.5	-	2.5	4.5	3.0	4.7	7.0	5.9	8.8
	(028)	(004)	-	(004)	(013)	(001)	(012)	(011)	(006)	(005)
26.0 TO 27.9	3.0	1.3	-	1.3	3.4	12.1	2.3	3.8	5.9	-
	(018)	(002)	-	(002)	(010)	(004)	(006)	(006)	(006)	-
28.0 TO 29.9	2.5	1.3	-	1.3	2.1	-	2.3	4.4	5.9	1.8
	(015)	(002)	-	(002)	(006)	-	(006)	(007)	(006)	(001)
30.0 TO 31.9	1.0	-	-	-	.3	-	.4	3.2	2.0	5.3
	(006)	-	-	-	(001)	-	(001)	(005)	(002)	(003)
32.0 TO 33.9	.3	-	-	-	.3	-	.4	.6	1.0	-
	(002)	-	-	-	(001)	-	(001)	(001)	(001)	-
34.0 TO 35.9	.5	-	-	-	-	-	-	1.9	1.0	3.5
	(003)	-	-	-	-	-	-	(003)	(001)	(002)
36.0 TO 37.9	.2	-	-	-	.3	-	.4	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
38.0 TO 39.9	.2	-	-	-	.3	-	.4	-	-	-
	(001)	-	-	-	(001)	-	(001)	-	-	-
40.0 AND OVER	.2	.6	-	.6	-	-	-	-	-	-
	(001)	(001)	-	(001)	-	-	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	-	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(605)	(157)	-	(157)	(290)	(033)	(257)	(158)	(101)	(057)
UNWEIGHTED AVERAGE (a)	17.6	16.7	-	16.7	17.5	17.6	17.5	18.6	18.6	18.7
MEDIAN	17.0	16.3	-	16.3	17.1	17.0	17.1	17.6	17.8	17.3

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 12:

Average Employer Benefit Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

	ALL INSTIT-UTIONS	SIZE SMALL	SIZE MEDIUM	SIZE LARGE
UNIVERSITIES	20.5	-	17.1	20.5
	(097)	-	(008)	(089)
PUBLIC	21.0	-	-	21.0
	(055)	-	-	(055)
PRIVATE	18.4	-	17.1	18.5
	(042)	-	(008)	(034)
LIBERAL ARTS COLLEGES	18.1	17.3	18.2	18.2
	(465)	(132)	(266)	(067)
PUBLIC	18.1	-	17.9	18.2
	(075)	-	(030)	(045)
PRIVATE	18.1	17.3	18.3	18.3
	(390)	(132)	(236)	(022)
OTHER 4-YEAR INSTITUTIONS	17.8	15.9	20.7	13.7
	(043)	(025)	(016)	(002)
PUBLIC	20.9	-	21.4	15.6
	(004)	-	(003)	(001)
PRIVATE	16.0	15.9	18.5	12.9
	(039)	(025)	(013)	(001)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 13:

Average Employer Benefit Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

	ALL INSTI-TUTIONS	SIZE: SMALL TOTAL	SMALL PUB-LIC	SMALL PRI-VATE	MEDIUM TOTAL	MEDIUM PUB-LIC	MEDIUM PRI-VATE	LARGE TOTAL	LARGE PUB-LIC	LARGE PRI-VATE
TYPE OF BENEFIT										
LEGALLY-MANDATED EXPENDITURES	5.5	5.9	-	5.9	6.2	5.3	6.4	5.4	5.3	5.8
	(603)	(157)	-	(157)	(290)	(033)	(257)	(156)	(099)	(057)
SOCIAL SECURITY	5.0	5.2	-	5.2	5.3	5.0	5.4	4.9	4.9	4.9
	(595)	(157)	-	(157)	(290)	(033)	(257)	(148)	(091)	(057)
UNEMPLOYMENT COMPENSATION	.3	.4	-	.4	.4	.2	.4	.3	.2	.4
	(536)	(136)	-	(136)	(255)	(022)	(233)	(145)	(088)	(057)
WORKERS' COMPENSATION	.5	.4	-	.4	.6	.3	.6	.5	.5	.5
	(551)	(142)	-	(142)	(271)	(024)	(247)	(138)	(081)	(057)
PENSION PLAN EXPENDITURES	7.8	4.6	-	4.6	5.6	6.7	5.3	8.2	9.0	5.2
	(602)	(156)	-	(156)	(288)	(033)	(255)	(158)	(101)	(057)
PUBLIC RETIREMENT SYSTEMS	7.0	-	-	-	6.4	6.4	-	7.0	7.0	-
	(117)	-	-	-	(028)	(028)	-	(089)	(089)	-
INSURED PENSION PLANS	4.1	4.4	-	4.4	4.5	2.8	4.7	4.0	3.8	4.6
	(537)	(153)	-	(153)	(263)	(015)	(248)	(121)	(066)	(055)
NONINSURED PENSION PLANS	1.8	1.1	-	1.1	2.1	-	2.1	1.8	1.5	2.2
	(092)	(017)	-	(017)	(051)	-	(051)	(024)	(010)	(014)
UNFUNDED PENSION PAYMENTS	.6	.5	-	.5	.6	-	.6	.6	.9	.1
	(083)	(018)	-	(018)	(039)	-	(039)	(026)	(014)	(012)
OTHER BENEFIT PLAN EXPENDITURES	3.0	3.1	-	3.1	2.9	2.9	2.9	3.0	3.0	3.0
	(602)	(155)	-	(155)	(289)	(033)	(256)	(158)	(101)	(057)
LIFE INSURANCE	.3	.3	-	.3	.4	.4	.4	.3	.3	.3
	(448)	(101)	-	(101)	(219)	(023)	(196)	(128)	(076)	(052)
HEALTH CARE	2.5	2.6	-	2.6	2.3	2.4	2.2	2.6	2.6	2.3
	(506)	(133)	-	(133)	(239)	(025)	(214)	(134)	(087)	(052)
LIFE AND HEALTH CARE COMBINED (b)	2.5	2.5	-	2.5	2.9	2.9	2.9	2.4	2.1	3.7
	(092)	(021)	-	(021)	(046)	(008)	(038)	(025)	(020)	(005)
TRAVEL ACCIDENT INSURANCE	*	*	-	*	*	.1	*	*	*	*
	(184)	(052)	-	(052)	(087)	(002)	(085)	(045)	(017)	(028)
LONG-TERM DISABILITY INCOME	.3	.3	-	.3	.4	.6	.3	.3	.3	.2
	(415)	(105)	-	(105)	(216)	(011)	(205)	(094)	(045)	(049)
OTHER EMPLOYER EXPENDITURES	.9	1.5	-	1.5	1.4	.1	1.7	.8	.3	1.9
	(433)	(113)	-	(113)	(211)	(015)	(196)	(109)	(060)	(049)
DEATH BENEFITS (NONINSURED, NONPENSION)	*	.4	-	.4	.1	.1	.1	*	*	*
	(026)	(002)	-	(002)	(011)	(004)	(007)	(013)	(008)	(005)
DEFERRED COMPENSATION AGREEMENTS	.2	.8	-	.8	.3	-	.3	.1	.4	.1
	(035)	(008)	-	(008)	(015)	-	(015)	(012)	(005)	(007)
EMPLOYEE AND DEPENDENTS' EDUCATION	1.0	1.8	-	1.8	1.6	.1	1.7	.9	.3	1.9
	(388)	(101)	-	(101)	(193)	(009)	(184)	(094)	(047)	(047)
AWARDS	*	.1	-	.1	.1	*	.1	*	*	*
	(129)	(026)	-	(026)	(056)	(005)	(051)	(047)	(028)	(019)
PAYMENTS FOR TIME NOT WORKED	8.0	5.1	-	5.1	6.2	8.3	5.4	8.3	8.0	10.1
	(220)	(057)	-	(057)	(110)	(012)	(098)	(053)	(031)	(022)
SICK LEAVE PAY	2.0	.9	-	.9	1.2	1.8	1.0	2.2	2.2	2.4
	(203)	(050)	-	(050)	(103)	(010)	(093)	(050)	(028)	(022)
VACATION PAYMENTS	4.2	3.2	-	3.2	3.2	4.1	2.8	4.5	4.4	4.6
	(196)	(049)	-	(049)	(099)	(011)	(088)	(048)	(029)	(019)
HOLIDAY PAYMENTS	3.4	2.1	-	2.1	2.2	2.3	2.1	3.6	3.6	3.3
	(184)	(044)	-	(044)	(094)	(012)	(082)	(046)	(028)	(018)
JURY, WITNESS, VOTING PAYMENTS	.1	*	-	*	.1	.1	.1	.1	*	.4
	(069)	(014)	-	(014)	(034)	(005)	(029)	(021)	(013)	(008)
NATIONAL GUARD DUTY, ETC.	*	*	-	*	*	*	*	*	*	*
	(029)	(001)	-	(001)	(013)	(006)	(007)	(015)	(013)	(002)
FAMILY DEATH, OTHER PERSONAL	.4	.1	-	.1	.4	.7	.2	.4	.4	.5
	(100)	(025)	-	(025)	(058)	(006)	(052)	(017)	(011)	(006)
ALL BENEFITS COMBINED	19.9	16.6	-	16.6	18.4	19.8	18.1	20.2	20.7	18.4
	(605)	(157)	-	(157)	(290)	(033)	(257)	(158)	(101)	(057)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

*LESS THAN 0.1 PERCENT.

TABLE 14:

Average Employer Benefit Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
TYPE OF BENEFIT										
LEGALLY-MANDATED EXPENDITURES	781	786	-	786	794	721	811	778	770	809
	(603)	(157)	-	(157)	(290)	(033)	(257)	(156)	(099)	(057)
SOCIAL SECURITY	703	687	-	687	684	672	687	707	710	694
	(595)	(157)	-	(157)	(290)	(033)	(257)	(148)	(091)	(057)
UNEMPLOYMENT COMPENSATION	40	50	-	50	48	33	51	38	35	49
	(536)	(136)	-	(136)	(255)	(022)	(233)	(145)	(088)	(057)
WORKERS' COMPENSATION	70	60	-	60	72	36	78	70	71	66
	(551)	(142)	-	(142)	(271)	(024)	(247)	(138)	(081)	(057)
PENSION PLAN EXPENDITURES	1100	614	-	614	721	901	680	1178	1300	735
	(602)	(156)	-	(156)	(288)	(033)	(255)	(158)	(101)	(057)
PUBLIC RETIREMENT SYSTEMS	996	-	-	-	849	849	-	1001	1001	-
	(117)	-	-	-	(028)	(028)	-	(089)	(089)	-
INSURED PENSION PLANS	568	587	-	587	583	434	599	564	535	640
	(537)	(153)	-	(153)	(263)	(015)	(248)	(121)	(066)	(055)
NONINSURED PENSION PLANS	271	158	-	158	281	-	281	274	227	338
	(092)	(017)	-	(017)	(051)	-	(051)	(024)	(010)	(014)
UNFUNDED PENSION PAYMENTS	85	57	-	57	75	-	75	87	123	17
	(083)	(018)	-	(018)	(039)	-	(039)	(026)	(014)	(012)
OTHER BENEFIT PLAN EXPENDITURES	423	415	-	415	377	391	373	431	435	416
	(602)	(155)	-	(155)	(289)	(033)	(256)	(158)	(101)	(057)
LIFE INSURANCE	50	49	-	49	52	48	53	50	50	48
	(448)	(101)	-	(101)	(219)	(023)	(196)	(128)	(076)	(052)
HEALTH CARE	365	345	-	345	293	332	284	377	393	327
	(506)	(133)	-	(133)	(239)	(025)	(214)	(134)	(082)	(052)
LIFE AND HEALTH CARE COMBINED (b)	303	299	-	299	364	354	366	296	274	601
	(092)	(021)	-	(021)	(046)	(008)	(038)	(025)	(020)	(005)
TRAVEL ACCIDENT INSURANCE	4	5	-	5	4	7	4	3	6	1
	(184)	(052)	-	(052)	(087)	(002)	(085)	(045)	(017)	(028)
LONG-TERM DISABILITY INCOME	43	46	-	46	47	77	44	42	46	33
	(415)	(105)	-	(105)	(216)	(011)	(205)	(094)	(045)	(049)
OTHER EMPLOYER EXPENDITURES	128	203	-	203	179	14	212	114	43	280
	(433)	(113)	-	(113)	(211)	(015)	(196)	(109)	(060)	(049)
DEATH BENEFITS (NONINSURED, NONPENSION)	6	51	-	51	12	11	16	5	5	4
	(026)	(002)	-	(002)	(011)	(004)	(007)	(013)	(008)	(005)
DEFERRED COMPENSATION AGREEMENTS	30	97	-	97	39	-	39	22	55	12
	(035)	(008)	-	(008)	(015)	-	(015)	(012)	(005)	(007)
EMPLOYEE AND DEPENDENTS' EDUCATION	150	231	-	231	201	20	219	135	53	282
	(388)	(101)	-	(101)	(193)	(009)	(184)	(094)	(047)	(047)
AWARDS	3	10	-	10	11	3	13	2	1	3
	(129)	(026)	-	(026)	(056)	(005)	(051)	(047)	(025)	(019)
PAYMENTS FOR TIME NOT WORKED	1104	636	-	636	810	1151	698	1172	1111	1562
	(220)	(057)	-	(057)	(110)	(012)	(098)	(053)	(031)	(022)
SICK LEAVE PAY	279	115	-	115	156	251	125	316	302	374
	(203)	(050)	-	(050)	(103)	(010)	(093)	(050)	(028)	(022)
VACATION PAYMENTS	580	396	-	396	415	564	364	626	608	703
	(196)	(049)	-	(049)	(099)	(011)	(088)	(048)	(029)	(019)
HOLIDAY PAYMENTS	466	237	-	237	281	322	266	502	500	513
	(184)	(044)	-	(044)	(094)	(012)	(082)	(046)	(028)	(018)
JURY, WITNESS, VOTING PAYMENTS	14	4	-	4	8	9	7	15	6	60
	(069)	(014)	-	(014)	(034)	(005)	(029)	(021)	(013)	(008)
NATIONAL GUARD DUTY, ETC.	2	3	-	3	3	4	2	2	2	1
	(029)	(001)	-	(001)	(013)	(006)	(007)	(015)	(013)	(002)
FAMILY DEATH, OTHER PERSONAL	56	17	-	17	48	113	31	61	56	91
	(100)	(025)	-	(025)	(058)	(006)	(052)	(017)	(011)	(006)
ALL BENEFITS COMBINED	2808	2198	-	2198	2368	2663	2300	2901	2990	2578
	(605)	(157)	-	(157)	(290)	(033)	(257)	(158)	(101)	(057)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

PENSION AND INSURANCE EXPENDITURES

Pension Expenditures. Employer payments for pension plans constitute a major, and for many institutions the largest, expenditure for employee benefits. Table 15, A-C, presents data on employer pension expenditures for institutions having pension plans—insured, noninsured, and public. Data in the table include average pension expenditures as a percent of payroll for a given category and number of institutions reporting in each category.

Payments for pensions reported by 602 of the 605 respondents ranged between 0.1 percent and 10.0 percent of payroll and over. Of the 602 institutions, 7 percent reported pension expenditures of 10.0 percent of payroll and over; these were primarily public liberal arts colleges and public universities.

For all plans combined, public institutions reported higher average total expenditures for pensions than did private institutions. Public universities reported the highest average pension expenditures (9.1 percent of payroll) followed by public liberal arts colleges (8.4 percent).* By region, public institutions in the West reported the highest average pension expenditures (11.4 percent), followed by public institutions in the Northeast (10.9 percent). By size, highest average pension expenditures were reported by large public institutions (9.0 percent), followed by medium public institutions (6.7 percent).

For insured pension plans, private institutions generally reported higher average expenditures than did public institutions. In many public institutions an insured plan is an alternative or supplement to a public retirement system, so that total pension expenditures may be divided between the two plans.

*Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

Life and Health Expenditures. Table 16, A-C, shows employer expenditures for life and health insurance. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental care, vision care, routine physical exams, and payments to Health Maintenance Organizations. Combined expenditures for life and health care plans are given for those institutions unable to provide the figures separately.

For life insurance, average expenditures were 0.3 percent and for health insurance, 2.5 percent of payroll. The average expenditure reported by institutions combining life and health insurance payments was 2.5 percent. Of the total number of institutions responding to the survey for 1979, 89 percent reported life insurance expenditures and 99 percent reported health insurance expenditures.

Regardless of how the data are grouped, average expenditures for life insurance were consistently between 0.3 and 0.4 percent of payroll, except for institutions in the West, which reported 0.1 percent at public and 0.2 percent at private institutions, and public institutions in the North Central, which reported 0.5 percent of payroll. For health insurance, average expenditures by institutional category varied from a low of 2.3 percent at both private universities and private liberal arts colleges to a high of 2.8 percent at public liberal arts colleges and public and private other four-year institutions. By region, health insurance expenditures averaged between 1.7 percent of payroll at public institutions in the West and 4.4 percent at public institutions in the Northeast. By size of institution, the averages ranged from 2.2 percent at private medium size institutions to 2.6 percent at small private and large public institutions.

TABLE 15A

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	7.0 (117)	7.0 (047)	7.0 (047)	- -	6.9 (067)	6.9 (067)	- -	6.3 (003)	6.3 (003)	- -
INSURED PENSION PLANS	4.1 (537)	4.0 (080)	3.8 (040)	4.6 (040)	4.5 (420)	3.8 (038)	4.7 (382)	3.9 (037)	2.4 (003)	4.6 (034)
NONINSURED PENSION PLANS	1.8 (092)	2.0 (023)	1.5 (009)	2.5 (014)	1.0 (059)	- -	1.0 (059)	1.6 (010)	.2 (001)	1.9 (009)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6 (083)	.7 (017)	.9 (008)	.1 (009)	.5 (059)	.6 (005)	.5 (054)	.3 (007)	- (001)	.6 (006)
ALL PLANS COMBINED	7.8 (602)	8.3 (097)	9.1 (055)	5.4 (042)	6.3 (464)	8.4 (075)	5.0 (389)	5.5 (041)	6.5 (004)	4.9 (037)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	3	-	-	-	1	-	1	2	-	2
0.1 - 1.9%	45	2	-	2	38	1	37	5	-	5
2.0 - 3.9%	197	18	4	14	165	7	158	14	1	13
4.0 - 5.9%	162	30	16	14	121	15	106	11	1	10
6.0 - 7.9%	111	27	18	9	79	24	55	5	1	4
8.0 - 9.9%	46	7	5	2	35	11	24	4	1	3
10% AND OVER	41	13	12	1	26	17	9	2	-	2
UNWEIGHTED AVERAGE (a)	5.1	6.3	7.5	4.8	4.9	7.5	4.4	4.8	6.0	4.6

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 15B

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

	ALL INSTITUTIONS	REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING													
PUBLIC RETIREMENT SYSTEMS	7.0 (117)	7.5 (009)	7.5 (009)	- -	5.7 (037)	5.7 (037)	- -	5.6 (054)	5.6 (054)	- -	10.2 (017)	10.2 (017)	- -
INSURED PENSION PLANS	4.1 (537)	5.0 (167)	4.7 (011)	5.1 (156)	5.0 (182)	5.5 (028)	4.3 (154)	2.7 (142)	2.2 (032)	4.5 (110)	3.0 (046)	2.9 (010)	3.3 (036)
NONINSURED PENSION PLANS	1.8 (092)	1.7 (034)	.5 (004)	2.1 (030)	2.0 (038)	2.3 (004)	1.2 (034)	1.4 (015)	.2 (002)	2.5 (013)	3.0 (005)	- -	3.0 (005)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6 (083)	.4 (031)	- (001)	.4 (030)	.4 (019)	.5 (002)	.1 (017)	1.2 (024)	1.8 (005)	.3 (019)	.4 (009)	.4 (006)	.3 (003)
ALL PLANS COMBINED	7.8 (602)	8.0 (169)	10.9 (013)	6.1 (156)	7.5 (205)	8.5 (045)	4.5 (160)	6.6 (173)	7.0 (059)	4.9 (114)	10.0 (055)	11.4 (017)	3.4 (038)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	3	-	-	-	1	-	1	1	-	1	1	-	1
0.1 - 1.9%	45	13	-	13	15	-	15	8	1	7	9	-	9
2.0 - 3.9%	197	52	1	51	68	3	65	58	8	50	19	-	19
4.0 - 5.9%	162	49	3	46	60	14	46	43	12	31	10	3	7
6.0 - 7.9%	111	28	4	24	34	9	25	36	20	16	13	10	3
8.0 - 9.9%	46	14	1	13	13	5	8	18	10	8	1	1	-
10% AND OVER	41	13	4	9	15	14	1	10	8	2	3	3	-
UNWEIGHTED AVERAGE (b)	5.1	5.2	8.1	4.9	5.1	7.7	4.4	5.3	7.0	4.4	4.7	7.6	3.4

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 15C

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	7.0	-	-	-	6.4	6.4	-	7.0	7.0	-
	(117)	-	-	-	(028)	(028)	-	(089)	(089)	-
INSURED PENSION PLANS	4.1	4.4	-	4.4	4.5	2.8	4.7	4.0	3.8	4.6
	(537)	(153)	-	(153)	(263)	(015)	(248)	(121)	(066)	(055)
NONINSURED PENSION PLANS	1.8	1.1	-	1.1	2.1	-	2.1	1.8	1.5	2.2
	(092)	(017)	-	(017)	(051)	-	(051)	(024)	(010)	(014)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6	.5	-	.5	.6	-	.6	.6	.9	.1
	(083)	(018)	-	(018)	(039)	-	(039)	(026)	(014)	(012)
ALL PLANS COMBINED	7.8	4.6	-	4.6	5.6	6.7	5.3	8.2	9.0	5.2
	(602)	(156)	-	(156)	(288)	(033)	(255)	(158)	(101)	(057)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	3	1	-	1	2	-	2	-	-	-
0.1 - 1.9%	45	18	-	18	25	-	25	2	1	1
2.0 - 3.9%	197	67	-	67	102	5	97	28	7	21
4.0 - 5.9%	162	42	-	42	77	9	68	43	23	20
6.0 - 7.9%	111	16	-	16	52	11	41	43	32	11
8.0 - 9.9%	46	9	-	9	22	5	17	15	12	3
10% AND OVER	41	4	-	4	10	3	7	27	26	1
UNWEIGHTED AVERAGE (b)	5.1	4.2	-	4.2	4.8	6.4	4.6	6.7	7.7	4.8

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16A

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF EMPLOYERS REPORTING										
LIFE	.3 (448)	.3 (081)	.3 (043)	.3 (038)	.4 (335)	.4 (053)	.4 (282)	.4 (032)	.4 (003)	.3 (029)
HEALTH	2.5 (506)	2.5 (085)	2.6 (046)	2.3 (039)	2.5 (384)	2.8 (057)	2.3 (327)	2.8 (037)	2.8 (004)	2.8 (033)
LIFE AND HEALTH COMBINED (b)	2.5 (092)	2.3 (013)	2.2 (010)	3.7 (003)	2.8 (073)	2.7 (018)	2.9 (055)	2.9 (006)	- -	2.9 (006)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	5	-	-	-	5	-	5	-	-	-
0.1 - 1.9%	175	25	15	10	142	18	124	8	1	7
2.0 - 3.9%	319	55	27	28	240	40	200	24	2	22
4.0 - 5.9%	95	15	12	3	70	17	53	10	1	9
6.0 - 7.9%	10	2	1	1	8	-	8	-	-	-
8.0 - 9.9%	1	-	-	-	-	-	-	1	-	1
10% AND OVER	-	-	-	-	-	-	-	-	-	-
UNWEIGHTED AVERAGE (c)	2.8	2.8	3.0	2.5	2.7	2.9	2.7	3.3	3.0	3.3

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16B

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

	ALL INSTI-TUTIONS	REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
		TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF EMPLOYERS REPORTING													
LIFE	.3 (448)	.4 (135)	.4 (010)	.4 (125)	.4 (160)	.5 (038)	.3 (122)	.3 (114)	.3 (040)	.3 (074)	.2 (039)	.1 (011)	.2 (028)
HEALTH	2.5 (506)	3.1 (156)	4.4 (012)	2.3 (144)	3.0 (181)	3.2 (040)	2.5 (141)	1.9 (125)	1.9 (043)	1.8 (082)	1.8 (044)	1.7 (012)	2.8 (032)
LIFE AND HEALTH COMBINED (b)	2.5 (092)	2.9 (012)	2.7 (001)	3.7 (011)	3.0 (025)	2.8 (006)	3.1 (019)	1.8 (044)	1.8 (016)	2.1 (028)	3.9 (011)	4.0 (005)	3.8 (006)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	5	1	-	1	1	-	1	2	-	2	1	-	1
0.1 - 1.9%	175	40	-	40	47	4	43	72	24	48	16	6	10
2.0 - 3.9%	319	98	5	93	112	27	85	83	31	52	26	6	20
4.0 - 5.9%	95	28	7	21	39	14	25	16	4	12	12	5	7
6.0 - 7.9%	10	2	1	1	6	-	6	1	-	1	1	-	1
8.0 - 9.9%	1	-	-	-	1	-	1	-	-	-	-	-	-
10% AND OVER	-	-	-	-	-	-	-	-	-	-	-	-	-
UNWEIGHTED AVERAGE (c)	2.8	2.9	4.3	2.7	3.0	3.3	2.9	2.4	2.3	2.4	2.9	3.0	2.9

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16C

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF EMPLOYERS REPORTING										
LIFE	.3 (448)	.3 (101)	-	.3 (101)	.4 (219)	.4 (023)	.4 (196)	.3 (128)	.3 (076)	.3 (052)
HEALTH	2.5 (506)	2.6 (133)	-	2.6 (133)	2.3 (239)	2.4 (025)	2.2 (214)	2.6 (134)	2.6 (082)	2.3 (052)
LIFE AND HEALTH COMBINED (b)	2.5 (092)	2.5 (021)	-	2.5 (021)	2.9 (046)	2.9 (008)	2.9 (038)	2.4 (025)	2.3 (020)	3.7 (005)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	5	3	-	3	2	-	2	-	-	-
0.1 - 1.9%	175	54	-	54	88	10	78	33	24	9
2.0 - 3.9%	319	71	-	71	155	17	138	93	52	41
4.0 - 5.9%	95	26	-	26	40	6	34	29	24	5
6.0 - 7.9%	10	2	-	2	5	-	5	3	1	2
8.0 - 9.9%	1	1	-	1	-	-	-	-	-	-
10% AND OVER	-	-	-	-	-	-	-	-	-	-
UNWEIGHTED AVERAGE (c)	2.8	2.7	-	2.7	2.7	2.6	2.7	3.0	3.0	2.8

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

PAYROLL DEDUCTIONS

All of the 605 responding institutions reported some type of deduction from employees' pay toward the cost of benefits (Table 17-20). After Social Security (594 institutions), the largest number of institutions reported deductions for required pension contributions (515), followed by deductions for health care (500) and for life insurance (312). As percent of payroll, largest deductions were reported for Social Security (4.6 percent) and required pension contributions (3.7 percent). For all institutions, total deductions as dollars per employee per year averaged $1,265. Table 17 summarizes employee payroll deductions for all institutions. Tables 18-20 give payroll deduction data by institutional type, region, and size.

By institutional category (Table 18), highest average employee payroll deductions were reported by public other four-year institutions (11.0 percent), followed by public liberal arts colleges (9.6 percent) and public universities (9.1 percent). Lowest average payroll deductions were reported by private other four-year institutions (7.8 percent) and private universities (8.5 percent). Average total deductions as dollars per employee per year were: $1,285, universities; $1,188, liberal arts colleges; and $1,283, other four-year institutions. The average deduction per employee for all institutions was $1,265.

By region average payroll deductions ranged from 8.0 percent of payroll (public, Northeast) to 10.2 percent (public, South). The lower average deduction percentages for public institutions in the Northeast contrast with other tables in which public institutions in the Northeast reported highest average employer expenditures for benefits; variations in average employee payroll deductions may be taken as an indication of the relative levels of cost sharing between employers and employees as well as an indication of the level of employee benefits. In the South and the West, public institutions reported higher average payroll deductions than did private institutions; private institutions reported higher average deductions in the Northeast and North Central.

By size, public institutions reported higher average employee deductions as a percent of payroll than did private institutions: medium public — 10.9 percent, versus medium private—8.8 percent, and large public—9.1 percent versus large private—8.4 percent. Small private institutions reported average employee deductions of 8.6 percent; no small public institutions responded to the survey. As dollars per employee per year, average deductions ranged from a low of $1,117 (medium private) to a high of $1,469 (medium public).

Tables 21-23 summarize data on employee payroll deductions for pensions and life and health insurance. Considering all institutions, 85 percent of survey respondents reported employee deductions for pensions, averaging 3.7 percent of payroll for those institutions. For life or health insurance or both, 87 percent of respondents reported employee deductions averaging 1.3 percent of payroll. By type and control, public institutions reported sharply higher employee deductions for pensions than did private institutions: 3.9 percent for public universities versus 2.6 percent for private; 5.2 percent for public liberal arts colleges versus 2.6 percent for private; and 4.7 percent for public other four-year institutions versus 2.5 percent for private. There was little variation in employee deductions for life and/or health insurance between public and private institutions.

By region and size, highest average employee deductions as a percent of payroll were reported for pensions by public institutions in the South (4.8 percent) and by medium size public institutions (4.8 percent). Lowest average employee deductions for pensions were 2.1 percent — private institutions in the West, and 2.5 percent —large private institutions. For life and for health insurance, employee deductions as a percent of payroll ranged between 1.1 percent and 1.8 percent for both the region and size categories, with the exception of public institutions in the Northeast whose life and health payroll deductions average 0.6 percent.

TABLE 17:

Average Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PER CENT OF PAYROLL %	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR $
SOCIAL SECURITY	594	98.2	4.6	659
REQUIRED PENSION CONTRIBUTIONS	515	85.1	3.7	516
LIFE INSURANCE	312	51.6	.4	62
HEALTH CARE	500	82.6	1.0	138
LONG-TERM DISABILITY INSURANCE	188	31.1	.2	27
UNEMPLOYMENT COMPENSATION (b)	9	1.5	.2	34
STATE SICKNESS BENEFITS (b)	20	3.3	.4	59
ALL BENEFITS COMBINED	605	100.0	9.0	1265

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 18:

Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
TYPE OF BENEFIT		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	4.6	4.5	4.4	4.9	5.1	4.7	5.3	4.9	5.1	4.9
	(594)	(092)	(050)	(042)	(459)	(069)	(390)	(043)	(004)	(039)
REQUIRED PENSION CONTRIBUTIONS	3.7	3.7	3.9	2.6	3.6	5.2	2.6	3.5	4.7	2.5
	(515)	(089)	(054)	(035)	(396)	(066)	(330)	(030)	(004)	(026)
LIFE INSURANCE	.4	.4	.5	.3	.3	.4	.3	.3	.3	.3
	(312)	(079)	(046)	(033)	(212)	(059)	(153)	(021)	(003)	(018)
HEALTH CARE	1.0	.9	.8	1.2	1.3	1.2	1.4	.9	1.2	.8
	(500)	(088)	(04[illegible])	(040)	(382)	(064)	(318)	(030)	(003)	(027)
LONG-TERM DISABILITY INSURANCE	.2	.2	.2	.3	.2	.2	.2	.1	.1	.2
	(188)	(045)	(027)	(018)	(130)	(035)	(095)	(013)	(004)	(009)
UNEMPLOYMENT COMPENSATION (b)	.2	.2	.2	-	.5	.5	.5	.2	.2	.3
	(009)	(001)	(001)	-	(004)	(001)	(003)	(004)	(002)	(002)
STATE SICKNESS BENEFITS (b)	.4	.6	-	.6	.5	-	.5	.1	-	.1
	(020)	(001)	-	(001)	(016)	-	(016)	(003)	-	(003)
ALL BENEFITS COMBINED	9.0	8.9	9.1	8.5	9.1	9.6	8.9	9.0	11.0	7.8
	(605)	(097)	(055)	(042)	(465)	(075)	(390)	(043)	(004)	(039)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	1265	1285	1309	1199	1188	1314	1117	1283	1600	1096
	(605)	(097)	(055)	(042)	(465)	(075)	(390)	(043)	(004)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL. OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 19:

Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

	ALL INSTITUTIONS	REGION: NORTHEAST TOTAL	NORTHEAST PUBLIC	NORTHEAST PRIVATE	NORTH CENTRAL TOTAL	NORTH CENTRAL PUBLIC	NORTH CENTRAL PRIVATE	SOUTH TOTAL	SOUTH PUBLIC	SOUTH PRIVATE	WEST TOTAL	WEST PUBLIC	WEST PRIVATE
TYPE OF BENEFIT													
SOCIAL SECURITY	4.6	5.1	5.1	5.1	5.1	5.0	5.3	4.4	4.2	5.0	3.8	3.6	4.9
	(594)	(169)	(013)	(156)	(197)	(036)	(161)	(173)	(058)	(115)	(055)	(016)	(039)
REQUIRED PENSION CONTRIBUTIONS	3.7	2.5	2.3	2.6	3.5	3.8	2.8	4.4	4.8	2.6	4.1	4.5	2.1
	(515)	(143)	(013)	(130)	(172)	(038)	(134)	(151)	(057)	(094)	(049)	(016)	(033)
LIFE INSURANCE	.4	.2	.1	.3	.3	.3	.3	.6	.7	.3	.6	.7	.2
	(312)	(080)	(009)	(071)	(108)	(034)	(074)	(092)	(048)	(044)	(032)	(017)	(015)
HEALTH CARE	1.0	.9	.5	1.1	1.1	.9	1.4	1.3	1.3	1.3	.5	.4	1.4
	(500)	(139)	(008)	(131)	(162)	(036)	(126)	(152)	(057)	(095)	(047)	(014)	(033)
LONG-TERM DISABILITY INSURANCE	.2	.1	.1	.2	.2	.2	.2	.2	.2	.2	.2	.2	.4
	(188)	(041)	(005)	(036)	(056)	(013)	(043)	(073)	(038)	(035)	(018)	(010)	(008)
UNEMPLOYMENT COMPENSATION (b)	.2	.2	.2	.4	-	-	-	-	-	-	.8	-	.8
	(009)	(008)	(004)	(004)	-	-	-	-	-	-	(001)	-	(001)
STATE SICKNESS BENEFITS (b)	.4	.3	-	.3	-	-	-	-	-	-	.7	-	.7
	(020)	(014)	-	(014)	-	-	-	-	-	-	(006)	-	(006)
ALL BENEFITS COMBINED	9.0	8.2	8.0	8.3	8.8	8.6	9.3	9.8	10.2	8.4	8.9	9.1	8.3
	(605)	(169)	(013)	(156)	(206)	(045)	(161)	(174)	(059)	(115)	(056)	(017)	(039)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	1265	1174	1258	1125	1317	1339	1261	1301	1329	1179	1241	1293	1031
	(605)	(169)	(013)	(156)	(206)	(045)	(161)	(174)	(059)	(115)	(056)	(017)	(039)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 20:

Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
TYPE OF BENEFIT										
SOCIAL SECURITY	4.6	5.2	-	5.2	5.3	5.0	5.3	4.5	4.4	4.9
	(594)	(157)	-	(157)	(290)	(033)	(257)	(147)	(090)	(057)
REQUIRED PENSION CONTRIBUTIONS	3.7	2.7	-	2.7	3.1	4.8	2.6	3.8	4.0	2.5
	(515)	(131)	-	(131)	(244)	(031)	(213)	(140)	(093)	(047)
LIFE INSURANCE	.4	.3	-	.3	.3	.3	.3	.4	.5	.3
	(312)	(053)	-	(053)	(138)	(027)	(111)	(121)	(081)	(040)
HEALTH CARE	1.0	1.2	-	1.2	1.3	1.3	1.3	.9	.9	1.2
	(500)	(118)	-	(118)	(244)	(030)	(214)	(138)	(085)	(053)
LONG-TERM DISABILITY INSURANCE	.2	.2	-	.2	.2	.1	.2	.2	.2	.2
	(188)	(031)	-	(031)	(084)	(016)	(068)	(073)	(050)	(023)
UNEMPLOYMENT COMPENSATION (b)	.2	.7	-	.7	.2	.2	.4	.2	.2	-
	(009)	(002)	-	(002)	(004)	(001)	(003)	(003)	(003)	-
STATE SICKNESS BENEFITS (b)	.4	.2	-	.2	.3	-	.3	.5	-	.5
	(020)	(005)	-	(005)	(010)	-	(010)	(005)	-	(005)
ALL BENEFITS COMBINED	9.0	8.6	-	8.6	9.2	10.9	8.8	8.9	9.1	8.4
	(605)	(157)	-	(157)	(290)	(033)	(257)	(158)	(101)	(057)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	1265	1134	-	1134	1183	1469	1117	1283	1309	1186
	(605)	(157)	-	(157)	(290)	(033)	(257)	(158)	(101)	(057)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 21:

Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

	INSTITUTIONAL CATEGORY									
	ALL INSTITUTIONS	UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.7	3.7	3.9	2.6	3.6	5.2	2.6	3.5	4.7	2.5
	(515)	(089)	(054)	(035)	(396)	(066)	(330)	(030)	(004)	(026)
LIFE AND/OR HEALTH INSURANCE	1.3	1.3	1.2	1.5	1.5	1.5	1.5	1.1	1.6	.9
	(524)	(093)	(052)	(041)	(399)	(068)	(331)	(032)	(003)	(029)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 22:

Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

	REGION												
	ALL INSTITUTIONS	NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.7	2.5	2.3	2.6	3.5	3.8	2.8	4.4	4.8	2.6	4.1	4.5	2.1
	(515)	(143)	(013)	(130)	(172)	(038)	(134)	(151)	(057)	(094)	(049)	(016)	(033)
LIFE AND/OR HEALTH INSURANCE	1.3	1.0	.6	1.3	1.2	1.1	1.5	1.7	1.8	1.5	1.1	1.0	1.5
	(524)	(147)	(010)	(137)	(169)	(038)	(131)	(158)	(058)	(100)	(050)	(017)	(033)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 23:

Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

	SIZE									
	ALL INSTITUTIONS	SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.7	2.7	-	2.7	3.1	4.8	2.6	3.8	4.0	2.5
	(515)	(131)	-	(131)	(244)	(031)	(213)	(140)	(093)	(047)
LIFE AND/OR HEALTH INSURANCE	1.3	1.2	-	1.2	1.5	1.6	1.5	1.3	1.2	1.4
	(524)	(126)	-	(126)	(251)	(030)	(221)	(147)	(093)	(054)

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

COMPARISON OF 1977-1979 EMPLOYEE BENEFIT EXPENDITURES

The series of tables 24A-24K shows the responses for the 378 institutions that reported in both the initial 1977 survey and the current 1979 survey. The tables compare average employer benefit expenditures and employee payroll deductions for this identical group of institutions by type of benefit and institutional category, region and size. The percentages of payroll and dollar figures for each benefit type reflect the actual number of responses for each benefit; not all 378 institutions necessarily reported expenditures for each benefit type. Additionally, a given institution within the group may have dropped or added a particular benefit between 1977 and 1979. The following discussion refers to Table 24A, all institutions combined.

As a percent of payroll, employer benefit expenditures in the institutions reporting in both surveys remained constant for 1977 and 1979 at an average of 19.0 percent; as dollars per employee, however, average employer expenditures increased from $2,434 in 1977 to $2,707 in 1979. Employee average payroll deductions for benefits decreased as a percent of payroll from 9.2 percent in 1977 to 8.8 percent in 1979; as dollars per employee, average employee deductions increased from $1,172 in 1977 to $1,256 in 1979. Increases or decreases in the percent of payroll and dollars per employee per year for specific items may reflect a change between 1977 and 1979 in the number of institutions reporting a particular item, changes in plan design, increased premium costs, change in plan participation, or changes in wage levels or numbers of employees covered.

TABLE 24A

Comparison of Average Benefit Expenditures 1977-1979 for 378 Institutions by Type of Benefit and Institutional Category, Region and Size

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 FOR 378 INSTITUTIONS

	ALL INSTITUTIONS			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.0	2434	19.0	2707
LEGALLY-MANDATED EXPENDITURES (B)	5.4	685	5.5	785
PENSION PLAN EXPENDITURES (C)	6.9	883	7.2	1033
LIFE, HEALTH, DISABILITY, ETC. (D)	3.1	393	3.4	481
DEFERRED COMP., EDUCATION, ETC. (E)	1.1	144	.9	126
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	6.1	780	8.6	1303
EMPLOYEE SHARE (G)	9.2	1172	8.8	1256

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24B

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY TYPE OF INSTITUTION

	UNIVERSITIES			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.0	2482	19.2	2815
LEGALLY-MANDATED EXPENDITURES (B)	5.2	682	5.4	784
PENSION PLAN EXPENDITURES (C)	7.2	947	7.5	1102
LIFE, HEALTH, DISABILITY, ETC. (D)	3.1	402	3.4	501
DEFERRED COMP., EDUCATION, ETC. (E)	.9	123	.7	103
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	6.7	868	10.5	1683
EMPLOYEE SHARE (G)	9.1	1196	8.8	1283

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24C

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY TYPE OF INSTITUTION

	LIBERAL ARTS COLLEGES			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.4	2295	18.4	2448
LEGALLY-MANDATED EXPENDITURES (B)	5.8	681	6.0	795
PENSION PLAN EXPENDITURES (C)	6.1	726	6.4	857
LIFE, HEALTH, DISABILITY, ETC. (D)	3.1	365	3.2	429
DEFERRED COMP., EDUCATION, ETC. (E)	1.7	203	1.4	186
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	5.2	636	5.0	688
EMPLOYEE SHARE (G)	9.5	1124	9.0	1197

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

Comparison of Average Benefit Expenditures 1977-1979 for 378 Institutions by Type of Benefit and Institutional Category, Region and Size

TABLE 24D

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY TYPE OF INSTITUTION

	OTHER 4-YEAR INSTITUTIONS			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	16.9	2450	16.6	2122
LEGALLY-MANDATED EXPENDITURES (B)	5.8	837	5.6	715
PENSION PLAN EXPENDITURES (C)	3.9	571	6.1	775
LIFE, HEALTH, DISABILITY, ETC. (D)	2.9	426	3.4	439
DEFERRED COMP., EDUCATION, ETC. (E)	1.0	143	1.0	167
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	3.6	526	3.1	577
EMPLOYEE SHARE (G)	6.5	935	8.0	1015

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24E

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY REGION

	NORTHEAST			
	1977		1979	
IYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	21.7	2905	20.9	2996
LEGALLY-MANDATED EXPENDITURES (B)	5.8	773	5.9	844
PENSION PLAN EXPENDITURES (C)	8.0	1074	8.4	1206
LIFE, HEALTH, DISABILITY, ETC. (D)	3.7	500	3.6	522
DEFERRED COMP., EDUCATION, ETC. (E)	1.6	218	1.3	186
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	5.7	717	7.8	1252
EMPLOYEE SHARE (G)	7.2	969	7.7	1098

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24F

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY REGION

	NORTH CENTRAL			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.7	2760	19.4	2937
LEGALLY-MANDATED EXPENDITURES (B)	5.0	703	5.3	804
PENSION PLAN EXPENDITURES (C)	7.2	1000	7.3	1103
LIFE, HEALTH, DISABILITY, ETC. (D)	3.4	470	3.9	590
DEFERRED COMP., EDUCATION, ETC. (E)	.7	101	.6	91
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	6.2	884	9.3	1398
EMPLOYEE SHARE (G)	9.9	1378	8.4	1281

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24G

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 — 1979 BY REGION

	SOUTH			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	15.2	1690	16.8	2201
LEGALLY-MANDATED EXPENDITURES (B)	5.0	557	5.1	666
PENSION PLAN EXPENDITURES (C)	5.6	617	6.8	892
LIFE, HEALTH, DISABILITY, ETC. (D)	2.0	222	2.1	272
DEFERRED COMP., EDUCATION, ETC. (E)	1.1	119	.6	82
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	5.7	615	8.9	1261
EMPLOYEE SHARE (G)	9.4	1046	9.9	1292

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24H

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY REGION

	WEST			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	16.7	1946	17.4	2442
LEGALLY-MANDATED EXPENDITURES (B)	5.9	687	6.0	836
PENSION PLAN EXPENDITURES (C)	5.7	657	5.2	724
LIFE, HEALTH, DISABILITY, ETC. (D)	2.4	283	3.7	519
DEFERRED COMP., EDUCATION, ETC. (E)	.9	104	1.3	177
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	8.0	848	7.5	1220
EMPLOYEE SHARE (G)	11.7	1356	10.6	1486

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24I

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY SIZE OF INSTITUTION

	SMALL INSTITUTION			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	16.3	1946	17.7	2280
LEGALLY-MANDATED EXPENDITURES (B)	6.1	724	6.1	782
PENSION PLAN EXPENDITURES (C)	4.3	508	5.4	695
LIFE, HEALTH, DISABILITY, ETC. (D)	2.6	313	3.1	395
DEFERRED COMP., EDUCATION, ETC. (E)	1.3	156	1.9	248
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	3.3	412	4.1	548
EMPLOYEE SHARE (G)	7.7	916	8.8	1128

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24J

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY SIZE OF INSTITUTION

	MEDIUM SIZED INSTITUTION			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.0	2205	17.9	2304
LEGALLY-MANDATED EXPENDITURES (B)	6.2	716	6.4	818
PENSION PLAN EXPENDITURES (C)	5.3	615	5.3	687
LIFE, HEALTH, DISABILITY, ETC. (D)	2.8	325	2.9	378
DEFERRED COMP., EDUCATION, ETC. (E)	1.9	226	1.7	218
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	5.0	596	5.0	655
EMPLOYEE SHARE (G)	8.9	1036	9.0	1158

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24K

COMPARISON OF AVERAGE (a) BENEFIT EXPENDITURES
1977 -- 1979 BY SIZE OF INSTITUTION

	LARGE INSTITUTIONS			
	1977		1979	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.1	2493	19.2	2790
LEGALLY-MANDATED EXPENDITURES (B)	5.2	678	5.4	780
PENSION PLAN EXPENDITURES (C)	7.2	944	7.	1102
LIFE, HEALTH, DISABILITY, ETC. (D)	3.1	408	3.5	501
DEFERRED COMP., EDUCATION, ETC. (E)	1.0	129	.7	105
SICK LEAVE,, HOLIDAYS, VACATIONS, ETC. (F)	6.5	844	9.6	1537
EMPLOYEE SHARE (G)	9.3	1206	8.8	1277

(a) WEIGHTED AVERAGE: TOTAL BENEFIT EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.
(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1979 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

PAYROLL DATA

Total gross payroll in 1979 for all reporting institutions combined was $13.4 billion. Average payroll amount per employee in 1979 was $14,104. Highest average payroll dollars per employee were reported by the following categories: public universities and public other four-year institutions; public institutions in the Northeast and the North Central; and large public and large private institutions. Lowest average payroll dollars per employee per year were reported by private liberal arts colleges, private institutions in the West, and by private medium size institutions.

TABLE 25:

Payroll Data by Institutional Category, Region and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE (a) PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	13,399,062	14,104
INSTITUTIONAL CATEGORY		
UNIVERSITIES- TOTAL	10,321,770	14,404
PUBLIC	8,129,984	14,462
PRIVATE	2,191,786	14,193
LIBERAL ARTS COLLEGES-TOTAL	2,603,040	13,016
PUBLIC	988,640	13,747
PRIVATE	1,614,400	12,606
OTHER 4-YEAR INSTITUTIONS-TOTAL	474,253	14,183
PUBLIC	180,317	14,539
PRIVATE	293,936	13,972
REGION		
NORTHEAST-TOTAL	3,184,401	14,365
PUBLIC	1,293,771	15,776
PRIVATE	1,890,630	13,537
NORTH CENTRAL-TOTAL	3,890,072	14,998
PUBLIC	2,893,024	15,591
PRIVATE	997,048	13,508
SOUTH-TOTAL	3,918,294	13,232
PUBLIC	3,126,300	13,036
PRIVATE	791,994	14,065
WEST-TOTAL	2,406,296	13,922
PUBLIC	1,985,846	14,277
PRIVATE	420,450	12,459
SIZE		
SMALL-TOTAL	436,043	13,225
PUBLIC	-	-
PRIVATE	436,043	13,225
MEDIUM-TOTAL	1,574,901	12,836
PUBLIC	308,081	13,471
PRIVATE	1,266,820	12,690
LARGE-TOTAL	11,388,119	14,337
PUBLIC	8,990,860	14,418
PRIVATE	2,397,259	14,041

(a) WEIGHTED AVERAGE: TOTAL GROSS PAYROLLS OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.

NOTES ON THE SURVEY

Data contained in this report were obtained through a TIAA-CREF survey questionnaire covering employee benefit expenditures for fiscal or calendar year 1979. The survey universe includes all institutions in the United States meeting the following criteria, based on information supplied by the National Center for Education Statistics: provision of at least four years of higher education, degree granting, private-nonprofit or public, student enrollments of 500 or more. Institutions with two or more campuses or branches were treated as a system and asked to complete a single questionnaire for all institutional components (unless the institution specified a preference for individual responses).

Institutions were classified by type—university, liberal arts college and other four-year institution — based on classifications of the National Center for Education Statistics and incorporated in the NCES Higher Education Institutional Characteristics tape. *University* includes all those institutions classified as a university by the NCES; the designation is based, generally, on number and complexity of doctoral programs and on doctoral degrees granted. The remaining institutions were classified for this survey as *liberal arts colleges* if their program offering, as given on the Institutional Characteristics tape, includes a liberal arts program; these institutions may or may not offer one or more graduate degrees. If the institutions offered either professional or teacher preparatory programs of study or both, but no liberal arts program, they were classified as *other four-year institutions*.

To provide comparative data on a geographic basis, institutions were grouped by region: Northeast, North Central, South and West. The regions, based on U.S. Department of Labor classification, include the following states:

Northeast	*North Central*	*South*	*West*
Connecticut	Illinois	Alabama	Alaska
Maine	Indiana	Arkansas	Arizona
Massachusetts	Iowa	Delaware	California
New Hampshire	Kansas	District of Columbia	Colorado
New Jersey	Michigan	Florida	Hawaii
New York	Minnesota	Georgia	Idaho
Pennsylvania	Missouri	Kentucky	Montana
Rhode Island	Nebraska	Louisiana	Nevada
Vermont	North Dakota	Maryland	New Mexico
	Ohio	Mississippi	Oregon
	South Dakota	North Carolina	Utah
	Wisconsin	Oklahoma	Washington
		South Carolina	Wyoming
		Tennessee	
		Texas	
		Virginia	
		West Virginia	

The survey data also provide a measure of how employer benefit expenditures differ among institutions of varying size, based on total student enrollment in the fall of 1977, as reported by the National Center for Education Statistics. Three degrees of size are compared: small — under 1,000 students, medium — 1,000 to 5,000 students, and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

In February, 1980, 1,220 questionnaires were mailed to individual campuses and systems. As of the May 31 cutoff date, 605 questionnaires had been returned, a 50 percent response rate. Table 26 shows by control the survey response according to type, region, and size. The rate of response was highest for private universities, private institutions in the Northeast — closely matched by all institutions in the North Central, and by large private institutions.

The calculation of average expenditures for each benefit category reflects only the actual responses for that category. In the tables, the printed base counts shown in parentheses for each entry indicate the number of institutions that responded for a particular item. Totals for each benefit section (e.g., Legally Mandated Expenditures, Pension Plan Expenditures) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for all such institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The total number of employees in the calculation is determined as an average for the fiscal or calendar year in question. The figure is calculated by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figure reported for the end of the year and dividing by two.

An institution may specifically compare its own benefit expenditures with those reported in this study by filling out the questionnaire (printed at the end of this booklet) and by dividing each item to be compared by (1) total gross payroll and/or by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1979. The average employee figure for the year (denominator) is calculated as described in the preceding paragraph.

TABLE 26:
Distribution of Responding Institutions by Type, Region and Size, and by Control

	QUESTIONNAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1220	605	49.6
INSTITUTIONAL CATEGORY			
UNIVERSITIES-TOTAL	153	97	63.4
PUBLIC	88	55	62.5
PRIVATE	65	42	64.6
LIBERAL ARTS COLLEGES-TOTAL	936	465	49.7
PUBLIC	226	75	33.2
PRIVATE	710	390	54.9
OTHER 4-YEAR INSTITUTIONS-TOTAL	131	43	32.8
PUBLIC	8	4	50.0
PRIVATE	123	39	31.7
REGION			
NORTHEAST-TOTAL	322	169	52.5
PUBLIC	53	13	24.5
PRIVATE	269	156	58.0
NORTH CENTRAL-TOTAL	359	206	57.4
PUBLIC	80	45	56.3
PRIVATE	279	161	57.7
SOUTH-TOTAL	404	174	43.1
PUBLIC	148	59	39.9
PRIVATE	256	115	44.9
WEST-TOTAL	135	56	41.5
PUBLIC	41	17	41.5
PRIVATE	94	39	41.5
SIZE			
SMALL-TOTAL	334	157	47.0
PUBLIC	5	-	-
PRIVATE	329	157	47.7
MEDIUM-TOTAL	584	290	49.7
PUBLIC	105	33	31.4
PRIVATE	479	257	53.7
LARGE-TOTAL	302	158	52.3
PUBLIC	212	101	47.6
PRIVATE	90	57	63.3

INSTRUCTIONS

Employee Benefits Cost Survey 1979

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1979 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-deferred annuities under salary-reduction agreements.

D. Other Benefit Plan Expenditures. Report net payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

Health care plans include insured or prepaid basic hospital-surgical-medical, major medical, comprehensive, payments to Health Maintenance Organizations, dental plans, vision-care plans, and self-insured health care plans.

[redacted]

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Other Employer Expenditures. Enter any cash expenditures made during the year for these listed miscellaneous items.

F. Payments for Time Not Worked. Some or all of these payments may also be included as wages or salary in Section A, **Gross Payroll.**

It is important to the survey that this section be filled in. Please estimate if exact figures are not available. If for any item you are unable to identify or estimate payments for time not worked, check the box that so indicates.

Include under "sick days, sick pay, or sick-leave plans" payments or premiums under the laws of California, Hawaii, New Jersey, New York, or Rhode Island that mandate nonoccupational temporary disability benefits, sometimes described as "cash sickness benefits."

G. Employee Payroll Deductions. For the items in this section, report deductions from employee pay, that is, the employees' own payments towards the listed benefit items.

For employee pension contributions, include only *required* employee contributions (whether paid by deduction or under salary reduction agreements). Do not include *voluntary* extra contributions.

For life, health, and disability plan deductions, please include both required and optional contributions made by employees.

H. Number of 1979 Employees. Report the number of full-time employees and the full-time equivalent of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1979.

Approximate or Incomplete Data

If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, please note next to the entered item that it includes expenditures in another category.

Institutions Covered

If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

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FRINGE BENEFITS

TIAA CREF Employee Benefits Cost Survey 1979

Please give actual data or best estimate.

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1979 (OMIT CENTS)

A. Total Gross Payroll ..... $ 107

B. Expenditures for Legally-Mandated Programs (employer's share only)

1. Social Security (FICA tax) 208
2. Unemployment Compensation 16
3. Workers' Compensation 24

Total $ 32

C. Pension Plan Expenditures (employer's share only)

1. Payments to public (state or local) retirement systems ... 240
2. Payments (premiums) to insured pension plans (including TIAA-CREF and other insured retirement plans) 48
3. Payments to noninsured self-administered or trusteed pension plans 56
4. Supplementary or other payments under unfunded pension programs 64

Total $ 72

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans 116
2. Health care plans 24
   Check the following if included in your health care plan:
   ☐ Dental care ☐ Vision care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately) 132
4. Travel accident insurance 40
5. Long-term disability income insurance 48

Total $ 56

E. Other Employer Expenditures

1. Death benefits not covered by insurance or pension plans . 308
2. Payments under deferred compensation agreements 16
3. Education expenditures for employees and dependents (cash payments for tuition grants, educational assistance, etc.) 24
4. Service awards, suggestion awards, good-teaching awards, etc. 32

Total $ 40

F. Payments for Time Not Worked

Please check the box below for any item for which actual figures or estimates are not available:

1. Sick days, sick pay, or sick-leave plans (insured and noninsured) ..... ☐ 471 — 406
2. Payments for vacations ..... ☐ 472 — 16
3. Payments for holidays not worked ..... ☐ 473 — 24
4. Jury, witness, and voting-pay allowances ..... ☐ 474 — 32
5. National Defense, State, or National Guard duty ..... ☐ 475 — 40
6. Payment for time taken due to death in family or other personal reasons ..... ☐ 476 — 48

Total $ — 56

G. Employee Payroll Deductions

1. Social Security (FICA tax) 508
2. *Required* pension and annuity plan contributions (Under either salary deduction or salary reduction agreements) 16
3. Life insurance plans 24
4. Health care plans 32
5. Long-term disability income insurance 40
6. Unemployment Compensation (in states requiring an employee contribution) 48
7. Cash sickness benefits insurance tax (certain states only) . 56

Total $ — 64

H. Number of 1979 Employees

	Full-time Employees	Full-time Equivalent of Part-time Employees	Total
1. No. employees at start of year	608 11 13	14 17 19	20 23 25
2. No. employees at end of year	28 31 33	34 37 39	40 43 45

Remarks:

Please return the filled-out questionnaire to:
BENEFIT PLAN ANALYSIS AND STUDY GROUP
TIAA-CREF
730 THIRD AVENUE
NEW YORK, N.Y. 10017

_____
(Name of Respondent-Please Print)

_____
(Title)

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_____
(Area Code and Telephone Number)

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